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)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3109(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners’ Loan Act. 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.

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 281, 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
09/21/2015
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
RSD ID 2140115
C1

Date of Report (top-tier holding company’s fiscal year-end):
June 30, 2015
Month / Day / Year
NONE
Reporter’s Legal Entity Identifier (LEI) (20-Character LEI Code)

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:
Keith A. Simpson V.P. and Chief Acct. Officer
Name Title
412-364-1911
Area Code / Phone Number / Extension
412-364-4120
Area Code / FAX Number
accounting@wvswsbank.com
E-mail Address
www.wvswsbank.com
Address (URL) for the Holding Company’s web page

Does the reporter request confidential treatment for any portion of this submission?
☐ Yes Please identify the report items to which this request applies:
☐ No The information for which confidential treatment is sought is being submitted separately labeled “Confidential.”

Public reporting burden for this information collection is estimated to vary from 1.3 to 101.0 hours per response, with an average of 5.25 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.

10/2014
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

![Organization Chart]

Item 2b. DOMESTIC BRANCH LISTING
No changes to report on the Domestic Branch Listing.
### Item 3. SECURITIES HOLDERS

(1)(a)(b)(c) and (2)(a)(b)(c)

(1) Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending June 30, 2015:

<table>
<thead>
<tr>
<th>(a) Name and Address (City, State, Country)</th>
<th>(b) Country of Citizenship or Incorporation</th>
<th>(c) Number of Each Class of Voting Securities</th>
<th>(c) Percentage of Voting Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>WVS Financial Corp. Employee Stock Ownership Plan Pittsburgh, PA USA</td>
<td>USA</td>
<td>385,592(^1) Common Shares</td>
<td>18.89% Common Stock</td>
</tr>
<tr>
<td>David J. Bursic Wexford, PA USA</td>
<td>USA</td>
<td>271,826(^2) Common Shares</td>
<td>12.84% Common Stock</td>
</tr>
<tr>
<td>Rodgers Brothers, Inc. Cranberry Twp., PA USA</td>
<td>USA</td>
<td>188,701(^3) Common Shares</td>
<td>9.25% Common Shares</td>
</tr>
</tbody>
</table>

(2) None.

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\(^1\) 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 254,482 shares have been allocated to participating employees and will be voted at the direction of the participants, and 131,110 shares are unallocated and are generally voted by the trustee in 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, 46,080 shares held for the account of Mr. Bursic in the ESOP, and 77,019 shares which may be acquired upon exercise of stock options exercisable within 60 days of June 30, 2015.

\(^3\) Pursuant to filings made under the Exchange Act, Rodgers Brothers, Inc., an investment advisor, possesses sole voting power over 188,601 shares and sole dispositive power over 188,701 shares. The shares are owned by investment advisory clients of Rodgers Brothers, Inc.
Form FR Y-6

WVS Financial Corp.
Fiscal Year Ending June 30, 2015

Item 4. INSIDERS
(1),(2),(3)(a)(b)(c), and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>(1) Name and Address;</th>
<th>(3)(a) Bank Holding Company (BHC)</th>
<th>(3)(b) Direct/Indirect Subsidiaries of BHC</th>
<th>(2,3)(c) Other Business Companies</th>
<th>Percent of Voting Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td>John W. Grace</td>
<td>Director, Chairman of the Board of Directors</td>
<td>Director, Chairman of the Board of Directors</td>
<td>President and Director of G &amp; R Investment Consultants, Inc.</td>
<td>19.34%</td>
</tr>
<tr>
<td>Valencia, PA USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>David J. Bursic</td>
<td>Director, President and Chief Executive Officer</td>
<td>Director, President and Chief Executive Officer</td>
<td>None</td>
<td>12.84%</td>
</tr>
<tr>
<td>Wexford, PA USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lawrence M. Lehman</td>
<td>Director</td>
<td>Director</td>
<td>Office Manager, Dinnin &amp; Parker Associates</td>
<td>0.72%</td>
</tr>
<tr>
<td>Wexford, PA USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Joseph W. Unger</td>
<td>Director</td>
<td>Director</td>
<td>President of White Heating, Inc.</td>
<td>0.10%</td>
</tr>
<tr>
<td>Warrendale, PA USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>John A. Howard, Jr.</td>
<td>Director</td>
<td>Director</td>
<td>None</td>
<td>0.05%</td>
</tr>
<tr>
<td>Allison Park, PA USA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Edward F. Twomey, III</td>
<td>Director</td>
<td>Director</td>
<td>Director of U.S. Institutional and Fixed Income Sales, BMO Capital Markets GKST Inc.</td>
<td>0.22%</td>
</tr>
</tbody>
</table>
Item 4. INSIDERS - Continued.
(1),(2),(3)(a)(b)(c), and (4)(a)(b)(c)

<table>
<thead>
<tr>
<th>Name and Address; (City, State, Country)</th>
<th>Title or Position With:</th>
<th>Voting Securities Owned, Controlled or Held With Power to Vote In</th>
<th>Percent of Voting Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>3(a) Bank Holding Company (BHC)</td>
<td>3(b) Direct/Indirect Subsidiaries of BHC</td>
<td>2,3(c) Other Business Companies</td>
</tr>
<tr>
<td>Michael R. Rutan</td>
<td>Senior Vice President - Operations and Corporate Secretary</td>
<td>Senior Vice President - Operations and Corporate Secretary</td>
<td>None</td>
</tr>
<tr>
<td>Pittsburgh, PA USA</td>
<td></td>
<td></td>
<td>0.04%</td>
</tr>
<tr>
<td>Keith A. Simpson</td>
<td>Vice President, Treasurer and Chief Accounting Officer</td>
<td>Vice President, Treasurer and Chief Accounting Officer</td>
<td>None</td>
</tr>
<tr>
<td>Butler, PA USA</td>
<td></td>
<td></td>
<td>0.97%</td>
</tr>
<tr>
<td>Bernard P. Lefke</td>
<td>None</td>
<td>Vice President - Administration</td>
<td>None</td>
</tr>
<tr>
<td>Pittsburgh, PA USA</td>
<td></td>
<td></td>
<td>1.47%</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.

2 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, 2015 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.

3 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 254,482 shares have been allocated to participating employees and will be voted at the direction of the participants, and 131,110 shares are unallocated and are generally voted by the trustee in his discretion.


**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](https://y10online.federalreserve.gov).

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<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 UNUM*</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></td>
<td>Full Service (Head Office)</td>
<td>842376</td>
<td>WEST VIEW SAVINGS BANK</td>
<td>001 PERRY HIGHWAY</td>
<td>PITTSBURGH</td>
<td>PA</td>
<td>15237</td>
<td>ALLEGHENY</td>
<td>UNITED STATES</td>
<td>40596</td>
<td>0</td>
<td>WEST VIEW SAVINGS BANK</td>
<td>842376</td>
<td></td>
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<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>2103413</td>
<td>CRANBERRY OFFICE</td>
<td>20531 RT 19</td>
<td>CRANBERRY TWP</td>
<td>PA</td>
<td>15066</td>
<td>BUTLER</td>
<td>UNITED STATES</td>
<td>26314</td>
<td>100</td>
<td>WEST VIEW SAVINGS BANK</td>
<td>842376</td>
<td></td>
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<tr>
<td>OK</td>
<td></td>
<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>
<td>UNITED STATES</td>
<td>26314</td>
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<td>WEST VIEW SAVINGS BANK</td>
<td>842376</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>2103361</td>
<td>BELLEVUE OFFICE</td>
<td>572 LINCOLN AVE</td>
<td>PITTSBURGH</td>
<td>PA</td>
<td>15202</td>
<td>ALLEGHENY</td>
<td>UNITED STATES</td>
<td>40703</td>
<td>103</td>
<td>WEST VIEW SAVINGS BANK</td>
<td>842376</td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td></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>26314</td>
<td>100</td>
<td>WEST VIEW SAVINGS BANK</td>
<td>842376</td>
<td></td>
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<tr>
<td>OK</td>
<td></td>
<td>Full Service</td>
<td>2101389</td>
<td>FRANKLIN PARK OFFICE</td>
<td>2568 BRANDT SCHOOL</td>
<td>WEXFORD</td>
<td>PA</td>
<td>15090</td>
<td>ALLEGHENY</td>
<td>UNITED STATES</td>
<td>26314</td>
<td>100</td>
<td>WEST VIEW SAVINGS BANK</td>
<td>842376</td>
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</tr>
</tbody>
</table>