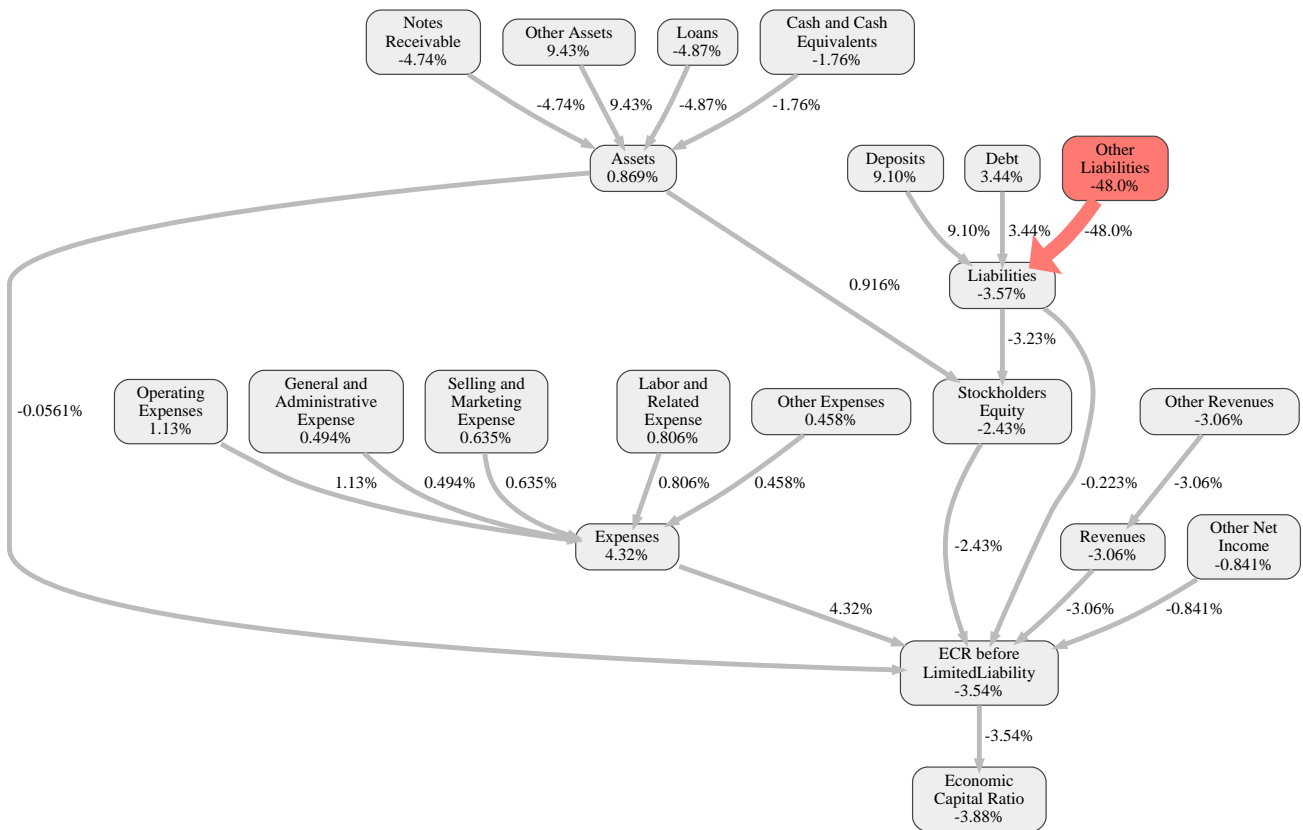




SAVINGS & CREDIT 2021

WVS Financial CORP
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The relative strengths and weaknesses of WVS Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of WVS Financial CORP compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 9.4% points. The greatest weakness of WVS Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 48% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 3.9% points below the market average of 18%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	2,500
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	487
Labor and Related Expense	0
Loans	91,032
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	263,569
Other Compr. Net Income	0
Other Expenses	870
Other Liabilities	319,701
Other Net Income	3,360
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	357,101
Liabilities	320,188
Expenses	870
Revenues	0
Stockholders Equity	36,913
Net Income	2,490
Comprehensive Net Income	2,490
BaseVar	340,760
ECR before LimitedLiability	6.2%
Economic Capital Ratio	14%