

Standard Financial Corp.  
Consolidated Statements of Financial Condition  
(Dollars in thousands except share and per share data)

	<u>March 31,</u> 2015	<u>September 30,</u> 2014
<b>ASSETS</b>	(Unaudited)	
Cash on hand and due from banks	\$ 2,074	\$ 2,166
Interest-earning deposits in other institutions	<u>5,868</u>	<u>5,646</u>
Cash and Cash Equivalents	7,942	7,812
Certificates of deposit	1,000	1,000
Investment securities available for sale	53,701	57,945
Mortgage-backed securities available for sale	27,922	32,758
Federal Home Loan Bank stock, at cost	3,324	3,544
Loans receivable, net of allowance for loan losses of \$3,775 and \$3,919	329,039	312,126
Foreclosed real estate	435	476
Office properties and equipment, net	3,391	3,312
Bank-owned life insurance	14,350	14,145
Goodwill	8,769	8,769
Core deposit intangible	99	183
Accrued interest receivable and other assets	<u>3,104</u>	<u>3,393</u>
<b>TOTAL ASSETS</b>		
	<u>\$ 453,076</u>	<u>\$ 445,463</u>
<b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>		
<b>Liabilities</b>		
Deposits:		
Demand, savings and club accounts	\$ 200,331	\$ 198,911
Certificate accounts	<u>119,676</u>	<u>121,567</u>
Total Deposits	320,007	320,478
Federal Home Loan Bank advances	54,692	47,272
Securities sold under agreements to repurchase	2,348	2,228
Advance deposits by borrowers for taxes and insurance	43	14
Accrued interest payable and other liabilities	<u>1,808</u>	<u>2,412</u>
<b>TOTAL LIABILITIES</b>	<u>378,898</u>	<u>372,404</u>
<b>Stockholders' Equity</b>		
Preferred stock, \$0.01 par value per share, 10,000,000 shares authorized, none issued	-	-
Common stock, \$0.01 par value per share, 40,000,000 shares authorized, 2,782,470 and 2,828,670 shares outstanding	28	28
Additional paid-in-capital	19,869	20,556
Retained earnings	55,266	53,874
Unearned Employee Stock Ownership Plan (ESOP) shares	(2,261)	(2,337)
Accumulated other comprehensive income	<u>1,276</u>	<u>938</u>
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<u>74,178</u>	<u>73,059</u>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<u>\$ 453,076</u>	<u>\$ 445,463</u>

Standard Financial Corp.  
Consolidated Statements of Income  
(Dollars in thousands except share and per share data)  
(Unaudited)

	Three Months Ended March 31,		Six Months Ended March 31,	
	2015	2014	2015	2014
Interest and Dividend Income				
Loans, including fees	\$ 3,394	\$ 3,174	\$ 6,801	\$ 6,457
Mortgage-backed securities	147	192	305	350
Investment securities:				
Taxable	120	154	244	315
Tax-exempt	235	237	473	468
Interest-earning deposits and federal funds sold	1	1	1	2
Total Interest and Dividend Income	<u>3,897</u>	<u>3,758</u>	<u>7,824</u>	<u>7,592</u>
Interest Expense				
Deposits	619	801	1,292	1,628
Federal Home Loan Bank advances	159	71	277	151
Securities sold under agreements to repurchase	1	1	2	2
Total Interest Expense	<u>779</u>	<u>873</u>	<u>1,571</u>	<u>1,781</u>
Net Interest Income	3,118	2,885	6,253	5,811
Provision for Loan Losses	-	-	-	-
Net Interest Income after Provision for Loan Losses	<u>3,118</u>	<u>2,885</u>	<u>6,253</u>	<u>5,811</u>
Noninterest Income				
Service charges	408	411	859	877
Earnings on bank-owned life insurance	123	123	247	250
Net securities gains	2	9	24	29
Net loan sale gains	-	19	8	30
Annuity and mutual fund fees	64	70	128	118
Other income	119	32	162	55
Total Noninterest Income	<u>716</u>	<u>664</u>	<u>1,428</u>	<u>1,359</u>
Noninterest Expenses				
Compensation and employee benefits	1,642	1,638	3,260	3,196
Data processing	111	113	218	222
Premises and occupancy costs	334	344	628	637
Core deposit amortization	42	42	84	84
Automatic teller machine expense	79	77	164	155
Federal deposit insurance	52	51	103	107
Other operating expenses	403	366	826	786
Total Noninterest Expenses	<u>2,663</u>	<u>2,631</u>	<u>5,283</u>	<u>5,187</u>
Income before Income Tax Expense	1,171	918	2,398	1,983
Income Tax Expense	362	211	695	508
Net Income	<u>\$ 809</u>	<u>\$ 707</u>	<u>\$ 1,703</u>	<u>\$ 1,475</u>
Basic earnings per common share	<u>\$ 0.32</u>	<u>\$ 0.27</u>	<u>\$ 0.67</u>	<u>\$ 0.55</u>
Diluted earnings per common share	<u>\$ 0.31</u>	<u>\$ 0.27</u>	<u>\$ 0.66</u>	<u>\$ 0.55</u>
Cash dividends paid per common share	<u>\$ 0.060</u>	<u>\$ 0.045</u>	<u>\$ 0.120</u>	<u>\$ 0.090</u>
Basic weighted average shares outstanding	<u>2,530,570</u>	<u>2,649,025</u>	<u>2,540,259</u>	<u>2,684,071</u>
Diluted weighted average shares outstanding	<u>2,581,497</u>	<u>2,665,995</u>	<u>2,593,271</u>	<u>2,698,618</u>

Standard Financial Corp.  
Consolidated Statements of Cash Flows  
(Dollars in thousands)  
(Unaudited)

	Quarter Ended 3/31/15	Six Months Ended 3/31/15
Cash Flows from Operating Activities		
Net income	\$ 809	\$ 1,703
Adjustments to reconcile net income to net cash provided by operating activities:		
Depreciation and amortization	170	400
Provision for loan losses	-	-
Net gain on securities	(2)	(24)
Origination of loans held for sale	(225)	(573)
Proceeds from sale of loans held for sale	225	581
Net loan sale gains	-	(8)
Compensation expense on ESOP	77	154
Compensation expense on stock awards	113	226
Deferred income taxes	(32)	(65)
Change in accrued interest receivable and other assets	(103)	180
Earnings on bank-owned life insurance	(123)	(247)
Change in accrued interest payable and other liabilities	(684)	(604)
Other, net	23	16
Net Cash Provided by Operating Activities	<u>248</u>	<u>1,739</u>
Cash Flows from Investing Activities		
Net increase in loans receivable	(6,616)	(17,164)
Purchases of investment securities	(60)	(243)
Proceeds from maturities/principal repayments/calls of investment securities	1,533	2,487
Proceeds from maturities/principal repayments of mortgage-backed securities	1,345	2,723
Proceeds from sales of investment securities	56	2,182
Proceeds from sales of mortgage-backed securities	-	2,306
Purchase of Federal Home Loan Bank stock	(320)	(736)
Redemption of Federal Home Loan Bank stock	363	956
Proceeds from sales of foreclosed real estate	-	319
Purchases of office properties and equipment	(6)	(235)
Net Cash Used in Investing Activities	<u>(3,705)</u>	<u>(7,405)</u>
Cash Flows from Financing Activities		
Change in demand, savings and club accounts	5,832	1,420
Change in certificate accounts	4,614	(1,891)
Change in securities sold under agreements to repurchase	257	120
Repayments of Federal Home Loan Bank advances	(19,903)	(23,890)
Proceeds from Federal Home Loan Bank advances	16,159	31,310
Increase in advance deposits by borrowers for taxes and insurance	8	29
Dividends paid	(155)	(311)
Stock repurchases	(991)	(991)
Net Cash Provided by Financing Activities	<u>5,821</u>	<u>5,796</u>
Net Increase in Cash and Cash Equivalents	<u>2,364</u>	<u>130</u>
Cash and Cash Equivalents - Beginning	<u>5,578</u>	<u>7,812</u>
Cash and Cash Equivalents - Ending	<u>\$ 7,942</u>	<u>\$ 7,942</u>

Standard Financial Corp.  
Consolidated Statement of Changes in Stockholders' Equity  
(Dollars in thousands except share and per share data)  
(Unaudited)

	Common Stock	Additional Paid-In Capital	Retained Earnings	Unearned ESOP Shares	Accumulated Other Comprehensive Income	Total Stockholders' Equity
Balance, September 30, 2014	\$ 28	\$ 20,556	\$ 53,874	\$ (2,337)	\$ 938	\$ 73,059
Net income	-	-	1,703	-	-	1,703
Other comprehensive income	-	-	-	-	338	338
Stock repurchases (46,200 shares)	-	(991)				(991)
Cash dividends (\$0.12 per share)	-	-	(311)	-	-	(311)
Compensation expense on stock awards	-	226	-	-	-	226
Compensation expense on ESOP	-	78	-	76	-	154
Balance, March 31, 2015	<u>\$ 28</u>	<u>\$ 19,869</u>	<u>\$ 55,266</u>	<u>\$ (2,261)</u>	<u>\$ 1,276</u>	<u>\$ 74,178</u>

Standard Financial Corp.  
Stock Repurchases During the Current Quarter  
(Unaudited)

<u>Period</u>	Total Number of Shares Purchased	Average Price Paid Per Share	Total Number of Shares Purchased as Part of Publicly Announced Plans or Programs	Maximum number of Shares That May Yet Be Purchased Under the Plans or Programs
	January 1-31, 2015	20,000	\$ 21.59	20,000
February 1-28, 2015	26,200	\$ 21.34	26,200	182,124
March 1-31, 2015	-	\$ -	-	182,124
Total	<u>46,200</u>	<u>\$ -</u>	<u>46,200</u>	

Standard Financial Corp.  
Average Balance and Yield Table  
(Dollars in thousands)  
(Unaudited)

**For the Three Months Ended March 31,**

	2015			2014		
	Average Outstanding Balance	Interest	Yield/ Rate	Average Outstanding Balance	Interest	Yield/ Rate
<b>Interest-earning assets:</b>						
Loans	\$ 330,354	\$ 3,394	4.11%	\$ 294,511	\$ 3,174	4.31%
Investment and mortgage-backed securities	83,479	502	2.41%	99,219	583	2.35%
Interest earning deposits	<u>7,440</u>	<u>1</u>	0.05%	<u>7,335</u>	<u>1</u>	0.05%
Total interest-earning assets	421,273	<u>3,897</u>	3.70%	401,065	<u>3,758</u>	3.75%
Noninterest-earning assets	<u>31,735</u>			<u>33,695</u>		
Total assets	<u>\$ 453,008</u>			<u>\$ 434,760</u>		
<b>Interest-bearing liabilities:</b>						
Savings accounts	\$ 107,332	43	0.16%	\$ 111,726	54	0.19%
Certificates of deposit	117,742	556	1.89%	127,730	727	2.28%
Money market accounts	9,876	2	0.08%	7,476	2	0.11%
Demand and NOW accounts	<u>80,505</u>	<u>18</u>	0.09%	<u>77,287</u>	<u>18</u>	0.09%
Total deposits	315,455	619	0.78%	324,219	801	0.99%
Federal Home Loan Bank advances	58,273	159	1.09%	30,615	71	0.93%
Securities sold under agreements to repurchase	<u>2,340</u>	<u>1</u>	0.17%	<u>3,099</u>	<u>1</u>	0.13%
Total interest-bearing liabilities	376,068	<u>779</u>	0.83%	357,933	<u>873</u>	0.98%
Noninterest-bearing liabilities	<u>2,361</u>			<u>4,066</u>		
Total liabilities	378,429			361,999		
Stockholders' equity	<u>74,579</u>			<u>72,761</u>		
Total liabilities and stockholders' equity	<u>\$ 453,008</u>			<u>\$ 434,760</u>		
Net interest income		<u>\$ 3,118</u>			<u>\$ 2,885</u>	
Net interest rate spread <sup>(1)</sup>			2.87%			2.77%
Net interest-earning assets <sup>(2)</sup>	<u>\$ 45,205</u>			<u>\$ 43,132</u>		
Net interest margin <sup>(3)</sup>			2.96%			2.88%
Average interest-earning assets to interest-bearing liabilities		112.02%			112.05%	

(1) Net interest rate spread represents the difference between the yield on average interest-earning assets and the cost of average interest-bearing liabilities.

(2) Net interest-earning assets represents total interest-earning assets less total interest-bearing liabilities.

(3) Net interest margin represents net interest income divided by average total interest-earning assets.

Standard Financial Corp.  
Average Balance and Yield Table  
(Dollars in thousands)  
(Unaudited)

**For the Six Months Ended March 31,**

	2015			2014		
	Average Outstanding Balance	Interest	Yield/ Rate	Average Outstanding Balance	Interest	Yield/ Rate
<b>Interest-earning assets:</b>						
Loans	\$ 327,467	\$ 6,801	4.15%	\$ 294,992	\$ 6,457	4.38%
Investment and mortgage-backed securities	84,929	1,022	2.41%	97,882	1,133	2.32%
Interest earning deposits	<u>5,053</u>	<u>1</u>	0.04%	<u>9,936</u>	<u>2</u>	0.04%
Total interest-earning assets	417,449	<u>7,824</u>	3.75%	402,810	<u>7,592</u>	3.77%
Noninterest-earning assets	<u>33,196</u>			<u>32,529</u>		
Total assets	<u>\$ 450,645</u>			<u>\$ 435,339</u>		
<b>Interest-bearing liabilities:</b>						
Savings accounts	\$ 107,973	86	0.16%	\$ 111,205	114	0.21%
Certificates of deposit	118,000	1,165	1.97%	128,914	1,473	2.29%
Money market accounts	9,214	4	0.09%	7,870	4	0.10%
Demand and NOW accounts	<u>81,288</u>	<u>37</u>	0.09%	<u>77,212</u>	<u>37</u>	0.10%
Total deposits	316,475	1,292	0.82%	325,201	1,628	1.00%
Federal Home Loan Bank advances	55,180	277	1.00%	29,747	151	1.02%
Securities sold under agreements to repurchase	<u>2,476</u>	<u>2</u>	0.16%	<u>2,986</u>	<u>2</u>	0.13%
Total interest-bearing liabilities	374,131	<u>1,571</u>	0.84%	357,934	<u>1,781</u>	1.00%
Noninterest-bearing liabilities	<u>2,386</u>			<u>4,107</u>		
Total liabilities	376,517			362,041		
Stockholders' equity	<u>74,128</u>			<u>73,298</u>		
Total liabilities and stockholders' equity	<u>\$ 450,645</u>			<u>\$ 435,339</u>		
Net interest income		<u>\$ 6,253</u>			<u>\$ 5,811</u>	
Net interest rate spread <sup>(1)</sup>			2.91%			2.77%
Net interest-earning assets <sup>(2)</sup>	<u>\$ 43,318</u>			<u>\$ 44,876</u>		
Net interest margin <sup>(3)</sup>			3.00%			2.89%
Average interest-earning assets to interest-bearing liabilities	111.58%			112.54%		

- (1) Net interest rate spread represents the difference between the yield on average interest-earning assets and the cost of average interest-bearing liabilities.
- (2) Net interest-earning assets represents total interest-earning assets less total interest-bearing liabilities.
- (3) Net interest margin represents net interest income divided by average total interest-earning assets.

Standard Financial Corp.  
Investment Securities  
(Dollars in thousands)

	<u>Amortized Cost</u>	<u>Gross Unrealized Gains</u>	<u>Gross Unrealized Losses</u>	<u>Fair Value</u>
March 31, 2015: (Unaudited)				
U.S. government and agency obligations due:				
Beyond 1 year but within 5 years	\$ 7,000	\$ 10	\$ (32)	\$ 6,978
Beyond 5 years but within 10 years	4,000	-	(59)	3,941
Corporate bonds due:				
1 year or less	6,000	5	(2)	6,003
Beyond 1 year but within 5 years	1,000	24	-	1,024
Municipal obligations due:				
1 year or less	504	12	-	516
Beyond 1 year but within 5 years	8,275	214	(8)	8,481
Beyond 5 years but within 10 years	23,625	923	(7)	24,541
Equity securities	<u>2,019</u>	<u>238</u>	<u>(40)</u>	<u>2,217</u>
	<u>\$ 52,423</u>	<u>\$ 1,426</u>	<u>\$ (148)</u>	<u>\$ 53,701</u>

	<u>Amortized Cost</u>	<u>Gross Unrealized Gains</u>	<u>Gross Unrealized Losses</u>	<u>Fair Value</u>
September 30, 2014:				
U.S. government and agency obligations due:				
1 year or less	\$ 1,000	\$ 2	\$ -	\$ 1,002
Beyond 1 year but within 5 years	5,000	-	(90)	4,910
Beyond 5 years but within 10 years	9,000	-	(308)	8,692
Corporate bonds due:				
1 year or less	6,000	18	(9)	6,009
Beyond 1 year but within 5 years	1,000	32	-	1,032
Municipal obligations due:				
Beyond 1 year but within 5 years	6,565	170	-	6,735
Beyond 5 years but within 10 years	25,680	1,036	(27)	26,689
Beyond 10 years	672	5	-	677
Equity securities	<u>2,017</u>	<u>221</u>	<u>(39)</u>	<u>2,199</u>
	<u>\$ 56,934</u>	<u>\$ 1,484</u>	<u>\$ (473)</u>	<u>\$ 57,945</u>

Standard Financial Corp.  
Mortgage-Backed Securities

(Dollars in thousands)

	<u>Amortized Cost</u>	<u>Gross Unrealized Gains</u>	<u>Gross Unrealized Losses</u>	<u>Fair Value</u>
March 31, 2015: (Unaudited)				
Government pass-throughs:				
Ginnie Mae	\$ 6,689	\$ 69	\$ (12)	\$ 6,746
Fannie Mae	14,191	446	-	14,637
Freddie Mac	3,962	124	-	4,086
Private pass-throughs	101	-	(1)	100
Collateralized mortgage obligations	<u>2,324</u>	<u>32</u>	<u>(3)</u>	<u>2,353</u>
	<u>\$ 27,267</u>	<u>\$ 671</u>	<u>\$ (16)</u>	<u>\$ 27,922</u>
	<u>Amortized Cost</u>	<u>Gross Unrealized Gains</u>	<u>Gross Unrealized Losses</u>	<u>Fair Value</u>
September 30, 2014:				
Government pass-throughs:				
Ginnie Mae	\$ 7,432	\$ 59	\$ (13)	\$ 7,478
Fannie Mae	17,816	320	-	18,136
Freddie Mac	4,460	89	(2)	4,547
Private pass-throughs	105	-	(1)	104
Collateralized mortgage obligations	<u>2,535</u>	<u>3</u>	<u>(45)</u>	<u>2,493</u>
	<u>\$ 32,348</u>	<u>\$ 471</u>	<u>\$ (61)</u>	<u>\$ 32,758</u>



Standard Financial Corp.  
Loans Receivable  
(Dollars in thousands)

	Real Estate Loans					Total
	One-to-four- family Residential and Construction	Commercial Real Estate	Home Equity Loans and Lines of Credit	Commercial	Other Loans	
March 31, 2015: (Unaudited)						
Collectively evaluated for impairment	\$ 126,920	\$ 112,862	\$ 79,916	\$ 10,928	\$ 1,019	\$ 331,645
Individually evaluated for impairment	<u>-</u>	<u>777</u>	<u>-</u>	<u>392</u>	<u>-</u>	<u>1,169</u>
Total loans before allowance for loan losses	<u>\$ 126,920</u>	<u>\$ 113,639</u>	<u>\$ 79,916</u>	<u>\$ 11,320</u>	<u>\$ 1,019</u>	<u>\$ 332,814</u>
September 30, 2014:						
Collectively evaluated for impairment	\$ 125,138	\$ 101,864	\$ 74,414	\$ 12,717	\$ 1,313	\$ 315,446
Individually evaluated for impairment	<u>-</u>	<u>33</u>	<u>-</u>	<u>566</u>	<u>-</u>	<u>599</u>
Total loans before allowance for loan losses	<u>\$ 125,138</u>	<u>\$ 101,897</u>	<u>\$ 74,414</u>	<u>\$ 13,283</u>	<u>\$ 1,313</u>	<u>\$ 316,045</u>

Standard Financial Corp.  
Impaired Loans  
(Dollars in thousands)

	Impaired Loans With Allowance		Impaired Loans Without Allowance	Total Impaired Loans	
	Recorded <u>Investment</u>	Related <u>Allowance</u>	Recorded <u>Investment</u>	Recorded <u>Investment</u>	Unpaid Principal <u>Balance</u>
March 31, 2015: (Unaudited)					
Commercial real estate	\$ -	\$ -	\$ 777	\$ 777	\$ 777
Commercial	<u>-</u>	<u>-</u>	<u>392</u>	<u>392</u>	<u>392</u>
Total impaired loans	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 1,169</u>	<u>\$ 1,169</u>	<u>\$ 1,169</u>
September 30, 2014:					
Commercial real estate	\$ -	\$ -	\$ 33	\$ 33	\$ 33
Commercial	<u>-</u>	<u>-</u>	<u>566</u>	<u>566</u>	<u>566</u>
Total impaired loans	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 599</u>	<u>\$ 599</u>	<u>\$ 599</u>

Standard Financial Corp.  
Classified Loans  
(Dollars in thousands)

	<u>Pass</u>	<u>Special Mention</u>	<u>Substandard</u>	<u>Doubtful</u>	<u>Total</u>
March 31, 2015: (Unaudited)					
First mortgage loans:					
One-to-four-family residential and construction	\$ 126,396	\$ -	\$ 524	\$ -	\$ 126,920
Commercial real estate	112,862	-	777	-	113,639
Home equity loans and lines of credit	79,779	-	137	-	79,916
Commercial loans	10,928	-	392	-	11,320
Other loans	<u>1,017</u>	<u>-</u>	<u>2</u>	<u>-</u>	<u>1,019</u>
Total	<u>\$ 330,982</u>	<u>\$ -</u>	<u>\$ 1,832</u>	<u>\$ -</u>	<u>\$ 332,814</u>

September 30, 2014:

First mortgage loans:					
One-to-four-family residential and construction	\$ 124,602	\$ -	\$ 536	\$ -	\$ 125,138
Commercial real estate	101,093	-	804	-	101,897
Home equity loans and lines of credit	74,364	-	50	-	74,414
Commercial loans	12,717	-	566	-	13,283
Other loans	<u>1,309</u>	<u>-</u>	<u>4</u>	<u>-</u>	<u>1,313</u>
Total	<u>\$ 314,085</u>	<u>\$ -</u>	<u>\$ 1,960</u>	<u>\$ -</u>	<u>\$ 316,045</u>

Standard Financial Corp.  
Delinquent Loans  
(Dollars in thousands)

	<u>Current</u>	30-59 Days <u>Past Due</u>	60-89 Days <u>Past Due</u>	Non-Accrual <u>(90 Days+)</u>	90 Days Past <u>Due &amp; Accruing</u>	<u>Total Loans</u>
March 31, 2015: (Unaudited)						
First mortgage loans:						
One-to-four-family residential and construction	\$ 125,046	\$ 853	\$ 497	\$ 524	\$ -	\$ 126,920
Commercial real estate	113,003	513	84	39	-	113,639
Home equity loans and lines of credit	79,441	306	32	137	-	79,916
Commercial loans	11,316	4		-	-	11,320
Other loans	<u>1,005</u>	<u>12</u>	<u>2</u>	<u>-</u>	<u>-</u>	<u>1,019</u>
Total	<u>\$ 329,811</u>	<u>\$ 1,688</u>	<u>\$ 615</u>	<u>\$ 700</u>	<u>\$ -</u>	<u>\$ 332,814</u>
September 30, 2014:						
First mortgage loans:						
One-to-four-family residential and construction	\$ 123,254	\$ 855	\$ 493	\$ 536	\$ -	\$ 125,138
Commercial real estate	101,252	257	355	33	-	101,897
Home equity loans and lines of credit	74,148	125	91	50	-	74,414
Commercial loans	12,714	484	85	-	-	13,283
Other loans	<u>1,283</u>	<u>22</u>	<u>8</u>	<u>-</u>	<u>-</u>	<u>1,313</u>
Total	<u>\$ 312,651</u>	<u>\$ 1,743</u>	<u>\$ 1,032</u>	<u>\$ 619</u>	<u>\$ -</u>	<u>\$ 316,045</u>

Standard Financial Corp.  
Allowance for Loan Loss Activity  
(Dollars in thousands)  
(Unaudited)

	Real Estate Loans					Total
	One-to-four- family Residential and Construction	Commercial Real Estate	Home Equity Loans and Lines of Credit	Commercial	Other Loans	
Allowance for Loan Loss:						
Balance at September 30, 2014	\$ 1,110	\$ 1,770	\$ 418	\$ 595	\$ 26	\$ 3,919
Charge-offs	(162)	(9)	(13)	(51)	(15)	(250)
Recoveries	56	4	6	40		106
Provision	-	-	-	-	-	-
Balance at March 31, 2015	\$ 1,004	\$ 1,765	\$ 411	\$ 584	\$ 11	\$ 3,775