

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

	September 30, 2015	September 30, 2014
ASSETS		
Cash on hand and due from banks	\$ 2,325	\$ 2,166
Interest-earning deposits in other institutions	12,723	5,646
Cash and Cash Equivalents	15,048	7,812
Certificates of deposit	1,000	1,000
Investment securities available for sale	44,072	57,945
Mortgage-backed securities available for sale	26,745	32,758
Federal Home Loan Bank stock, at cost	3,308	3,544
Loans receivable, net of allowance for loan losses of \$3,879 and \$3,919	347,614	312,126
Loans held for Sale	114	-
Foreclosed real estate	357	476
Office properties and equipment, net	3,293	3,312
Bank-owned life insurance	14,551	14,145
Goodwill	8,769	8,769
Core deposit intangible	15	183
Accrued interest receivable and other assets	3,371	3,393
TOTAL ASSETS	\$ 468,257	\$ 445,463
LIABILITIES AND STOCKHOLDERS' EQUITY		
Liabilities		
Deposits:		
Demand, savings and club accounts	\$ 206,760	\$ 198,911
Certificate accounts	124,519	121,567
Total Deposits	331,279	320,478
Federal Home Loan Bank advances	56,140	47,272
Securities sold under agreements to repurchase	1,671	2,228
Advance deposits by borrowers for taxes and insurance	11	14
Securities purchased not settled	2,512	-
Accrued interest payable and other liabilities	1,784	2,412
TOTAL LIABILITIES	393,397	372,404
Stockholders' Equity		
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, 2,748,429 and 2,828,670 shares outstanding, respectively	27	28
Additional paid-in-capital	19,465	20,556
Retained earnings	56,792	53,874
Unearned Employee Stock Ownership Plan (ESOP) shares	(2,184)	(2,337)
Accumulated other comprehensive income	760	938
TOTAL STOCKHOLDERS' EQUITY	74,860	73,059
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	\$ 468,257	\$ 445,463

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

	Three Months Ended September 30,		Year Ended September 30,	
	2015	2014	2015	2014
Interest and Dividend Income				
Loans, including fees	\$ 3,489	\$ 3,328	\$ 13,704	\$ 12,998
Mortgage-backed securities	151	181	598	730
Investment securities:	-			
Taxable	132	133	492	586
Tax-exempt	216	233	916	937
Interest-earning deposits and federal funds sold	1	1	3	4
Total Interest and Dividend Income	3,989	3,876	15,713	15,255
Interest Expense				
Deposits	655	770	2,607	3,174
Federal Home Loan Bank advances	185	92	631	316
Securities sold under agreements to repurchase	1	1	2	3
Total Interest Expense	841	863	3,240	3,493
Net Interest Income	3,148	3,013	12,473	11,762
Provision for Loan Losses	-	-	-	-
Net Interest Income after Provision for Loan Losses	3,148	3,013	12,473	11,762
Noninterest Income				
Service charges	433	443	1,717	1,754
Earnings on bank-owned life insurance	123	123	492	497
Net securities gains	175	50	213	97
Net loan sale gains	17	6	38	52
Annuity and mutual fund fees	107	63	340	262
Other income	52	39	266	140
Total Noninterest Income	907	724	3,066	2,802
Noninterest Expenses				
Compensation and employee benefits	1,618	1,602	6,532	6,380
Data processing	111	109	440	441
Premises and occupancy costs	306	275	1,226	1,190
Core deposit amortization	42	42	168	168
Automatic teller machine expense	85	84	333	322
Federal deposit insurance	57	51	214	209
Other operating expenses	419	355	1,621	1,432
Total Noninterest Expenses	2,638	2,518	10,534	10,142
Income before Income Tax Expense	1,417	1,219	5,005	4,422
Income Tax Expense	449	366	1,471	1,247
Net Income	\$ 968	\$ 853	\$ 3,534	\$ 3,175
Basic earnings per common share	\$ 0.38	\$ 0.33	\$ 1.40	\$ 1.20
Diluted earnings per common share	\$ 0.38	\$ 0.32	\$ 1.37	\$ 1.19
Cash dividends paid per common share	\$ 0.060	\$ 0.045	\$ 0.240	\$ 0.180
Basic weighted average shares outstanding	2,515,883	2,579,353	2,529,532	2,641,268
Diluted weighted average shares outstanding	2,579,177	2,627,792	2,580,337	2,663,375

Standard Financial Corp.
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(Unaudited)

		Quarter Ended 9/30/15
Cash Flows from Operating Activities		
Net income	\$	968
Adjustments to reconcile net income to net cash provided by operating activities:		
Depreciation and amortization		238
Provision for loan losses		-
Net gain on securities		(174)
Origination of loans held for sale		(1,076)
Proceeds from sale of loans held for sale		980
Net loan sale gains		(18)
Compensation expense on ESOP		79
Compensation expense on stock awards		113
Deferred income taxes		392
Increase in accrued interest receivable and other assets		(218)
Earnings on bank-owned life insurance		(123)
Decrease in accrued interest payable and other liabilities		(34)
Other, net		23
Net Cash Provided by Operating Activities		1,150
Cash Flows (Used in) Provided by Investing Activities		
Net increase in loans receivable		(10,282)
Purchases of investment securities		(2,234)
Proceeds from maturities/principal repayments/calls of investment securities		6,113
Proceeds from maturities/principal repayments of mortgage-backed securities		1,416
Proceeds from sales of investment securities		8,709
Proceeds from sales of mortgage-backed securities		-
Purchase of Federal Home Loan Bank stock		(347)
Redemption of Federal Home Loan Bank stock		329
Proceeds from sales of foreclosed real estate		84
Net purchases of office properties and equipment		(47)
Net Cash Used in Investing Activities		3,741
Cash Flows Provided by (Used in) Financing Activities		
Net increase in demand, savings and club accounts		7,309
Net decrease in certificate accounts		(2,598)
Net decrease in securities sold under agreements to repurchase		(1,064)
Repayments of Federal Home Loan Bank advances		(10,652)
Proceeds from Federal Home Loan Bank advances		10,822
Decrease in advance deposits by borrowers for taxes and insurance		(29)
Excess tax benefits from stock based compensation		37
Dividends paid		(152)
Stock repurchases		(747)
Net Cash Provided by Financing Activities		2,926
Net Increase in Cash and Cash Equivalents		7,817
Cash and Cash Equivalents - Beginning		7,231
Cash and Cash Equivalents - Ending	\$	15,048

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

	Year Ended September 30,	
	2015	2014
Cash Flows from Operating Activities		
Net income	\$ 3,534	3,175
Adjustments to reconcile net income to net cash provided by operating activities:		
Depreciation and amortization	730	907
Provision for loan losses	-	-
Net gain on securities	(213)	(97)
Origination of loans held for sale	(2,345)	(2,870)
Proceeds from sale of loans held for sale	2,269	2,922
Net loan sale gains	(38)	(52)
Compensation expense on ESOP	310	276
Compensation expense on stock awards	452	452
Deferred income taxes	293	(3)
Decrease (increase) in accrued interest receivable and other assets	(180)	57
Decrease in prepaid Federal deposit insurance	-	-
Earnings on bank-owned life insurance	(492)	(497)
(Decrease) increase in accrued interest payable and other liabilities	(628)	(144)
Other, net	161	(75)
Net Cash Provided by Operating Activities	3,853	4,051
Cash Flows (Used in) Provided by Investing Activities		
Net increase in loans receivable	(35,884)	(19,477)
Purchases of certificates of deposit	-	-
Purchases of investment securities	(4,297)	(2,094)
Purchases of mortgage-backed securities	(4,238)	(12,434)
Proceeds from maturities/principal repayments/calls of investment securities	9,303	8,537
Proceeds from maturities/principal repayments of mortgage-backed securities	5,770	6,686
Proceeds from sales of investment securities	11,066	258
Proceeds from sales of mortgage-backed securities	4,504	2,535
Purchase of Federal Home Loan Bank stock	(1,260)	(842)
Redemption of Federal Home Loan Bank stock	1,496	55
Purchases of bank-owned life insurance	-	-
Proceeds from sales of foreclosed real estate	442	1,294
Net purchases of office properties and equipment	(311)	(145)
Net Cash Used in Investing Activities	(13,409)	(15,627)
Cash Flows Provided by (Used in) Financing Activities		
Net increase in demand, savings and club accounts	7,849	3,283
Net increase (decrease) in certificate accounts	2,952	(8,930)
Net decrease in securities sold under agreements to repurchase	(557)	(1,966)
Repayments of Federal Home Loan Bank advances	(38,874)	(14,539)
Proceeds from Federal Home Loan Bank advances	47,742	32,919
Decrease in advance deposits by borrowers for taxes and insurance	(3)	(533)
Excess tax benefits from stock based compensation	37	22
Dividends paid	(616)	(488)
Stock repurchases	(1,738)	(5,371)
Net Cash Provided by (Used in) Financing Activities	16,792	4,397
Net Decrease in Cash and Cash Equivalents	7,236	(7,179)
Cash and Cash Equivalents - Beginning	7,812	14,991
Cash and Cash Equivalents - Ending	\$ 15,048	\$ 7,812
Supplementary Cash Flows Information		
Interest paid	\$ 3,217	\$ 3,510
Income taxes paid	\$ 962	\$ 1,202
Supplementary Schedule of Noncash Investing and Financing Activities		
Foreclosed real estate acquired in settlement of loans	\$ 396	\$ 1,015

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	-	-	3,534	-	-	3,534
Other comprehensive income	-	-	-	-	(178)	(178)
Stock repurchases (80,241 shares)	(1)	(1,737)	-	-	-	(1,738)
Cash dividends (\$0.24 per share)	-	-	(616)	-	-	(616)
Compensation expense on stock awards	-	452	-	-	-	452
Excess tax benefits from stock based compensation	-	37	-	-	-	37
Compensation expense on ESOP	-	157	-	153	-	310
Balance, September 30, 2015	<u>\$ 27</u>	<u>\$ 19,465</u>	<u>\$ 56,792</u>	<u>\$ (2,184)</u>	<u>\$ 760</u>	<u>\$ 74,860</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
July 1-31, 2015	-	\$ -	-	182,124
August 1-31, 2015	30,000	\$ 22.00	30,000	152,124
September 1-30, 2015	-	\$ -	-	152,124
Total	<u>30,000</u>	<u>\$ 22.00</u>	<u>30,000</u>	

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

For the Three Months Ended September 30,

	2015			2014		
	Average Outstanding Balance	Interest	Yield/ Rate	Average Outstanding Balance	Interest	Yield/ Rate
Interest-earning assets:						
Loans	\$ 345,948	\$ 3,490	4.04%	\$ 312,073	\$ 3,328	4.27%
Investment and mortgage-backed securities	77,200	498	2.58%	92,154	547	2.37%
Interest earning deposits	<u>9,593</u>	<u>1</u>	0.04%	<u>6,749</u>	<u>1</u>	0.06%
Total interest-earning assets	432,741	<u>3,989</u>	3.69%	410,976	<u>3,876</u>	3.77%
Noninterest-earning assets	<u>32,644</u>			<u>30,759</u>		
Total assets	<u>\$ 465,385</u>			<u>\$ 441,735</u>		
Interest-bearing liabilities:						
Savings accounts	\$ 106,242	38	0.14%	\$ 108,225	44	0.16%
Certificates of deposit	125,676	594	1.89%	123,505	704	2.28%
Money market accounts	7,748	2	0.10%	7,964	3	0.15%
Demand and NOW accounts	<u>89,021</u>	<u>21</u>	0.09%	<u>82,081</u>	<u>19</u>	0.09%
Total deposits	328,687	655	0.80%	321,775	770	0.96%
Federal Home Loan Bank advances	56,017	185	1.32%	41,943	92	0.88%
Securities sold under agreements to repurchase	<u>2,075</u>	<u>1</u>	0.19%	<u>2,370</u>	<u>1</u>	0.17%
Total interest-bearing liabilities	386,779	<u>841</u>	0.87%	366,088	<u>863</u>	0.94%
Noninterest-bearing liabilities	<u>4,252</u>			<u>2,165</u>		
Total liabilities	391,031			368,253		
Stockholders' equity	<u>74,354</u>			<u>73,482</u>		
Total liabilities and stockholders' equity	<u>\$ 465,385</u>			<u>\$ 441,735</u>		
Net interest income		<u>\$ 3,148</u>			<u>\$ 3,013</u>	
Net interest rate spread ⁽¹⁾			2.82%			2.83%
Net interest-earning assets ⁽²⁾	<u>\$ 45,962</u>			<u>\$ 44,888</u>		
Net interest margin ⁽³⁾			2.91%			2.93%
Average interest-earning assets to interest-bearing liabilities		111.88%			112.26%	

(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 Year Ended September 30,

	2015			2014		
	Average Outstanding Balance	Interest	Yield/ Rate	Average Outstanding Balance	Interest	Yield/ Rate
Interest-earning assets:						
Loans	\$ 334,349	\$ 13,704	4.10%	\$ 300,531	\$ 12,998	4.33%
Investment and mortgage-backed securities	82,461	2,006	2.43%	96,007	2,254	2.35%
Interest earning deposits	<u>5,546</u>	<u>3</u>	0.05%	<u>8,912</u>	<u>3</u>	0.03%
Total interest-earning assets	422,356	<u>15,713</u>	3.72%	405,450	<u>15,255</u>	3.76%
Noninterest-earning assets	<u>34,361</u>			<u>31,622</u>		
Total assets	<u>\$ 456,717</u>			<u>\$ 437,072</u>		
Interest-bearing liabilities:						
Savings accounts	\$ 107,180	168	0.16%	\$ 110,586	208	0.19%
Certificates of deposit	121,885	2,354	1.93%	126,346	2,883	2.28%
Money market accounts	8,394	8	0.10%	7,758	8	0.10%
Demand and NOW accounts	<u>84,348</u>	<u>77</u>	0.09%	<u>79,325</u>	<u>75</u>	0.09%
Total deposits	321,807	2,607	0.81%	324,015	3,174	0.98%
Federal Home Loan Bank advances	55,201	631	1.14%	33,361	316	0.95%
Securities sold under agreements to repurchase	<u>2,391</u>	<u>2</u>	0.08%	<u>2,887</u>	<u>3</u>	0.10%
Total interest-bearing liabilities	379,399	<u>3,240</u>	0.85%	360,263	<u>3,493</u>	0.97%
Noninterest-bearing liabilities	<u>3,009</u>			<u>3,452</u>		
Total liabilities	382,408			363,715		
Stockholders' equity	<u>74,310</u>			<u>73,357</u>		
Total liabilities and stockholders' equity	<u>\$ 456,718</u>			<u>\$ 437,072</u>		
Net interest income		<u>\$ 12,473</u>			<u>\$ 11,762</u>	
Net interest rate spread ⁽¹⁾			2.87%			2.79%
Net interest-earning assets ⁽²⁾	<u>\$ 42,957</u>			<u>\$ 45,187</u>		
Net interest margin ⁽³⁾			2.95%			2.90%
Average interest-earning assets to interest-bearing liabilities	111.32%			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)
(Unaudited)

	<u>Amortized</u> Cost	<u>Gross</u> Unrealized Gains	<u>Gross</u> Unrealized Losses	<u>Fair</u> Value
September 30, 2015:				
U.S. government and agency obligations due:				
1 year or less	\$ 750	\$ -	\$ (1)	\$ 749
Beyond 1 year but within 5 years	9,000	11	(46)	8,965
Beyond 5 years but within 10 years	2,000	-	(27)	1,973
Corporate bonds due:				
1 year or less	1,000	14	-	1,014
Beyond 1 year but within 5 years	509	-	(4)	505
Municipal obligations due:				
Beyond 1 year but within 5 years	2,632	74	-	2,706
Beyond 5 years but within 10 years	22,010	719	(28)	22,701
Beyond 10 years	4,162	-	-	4,162
Equity securities	<u>1,323</u>	<u>150</u>	<u>(176)</u>	<u>1,297</u>
	<u>\$ 43,386</u>	<u>\$ 968</u>	<u>\$ (282)</u>	<u>\$ 44,072</u>
	<u>Amortized</u> Cost	<u>Gross</u> Unrealized Gains	<u>Gross</u> Unrealized Losses	<u>Fair</u> Value
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)
(Unaudited)

	<u>Amortized</u>	<u>Gross</u>	<u>Gross</u>	<u>Fair</u>
	<u>Cost</u>	<u>Unrealized</u>	<u>Unrealized</u>	<u>Value</u>
		<u>Gains</u>	<u>Losses</u>	
September 30, 2015:				
Government pass-throughs:				
Ginnie Mae	\$ 3,845	\$ 29	\$ (10)	\$ 3,864
Fannie Mae	12,766	361	-	13,127
Freddie Mac	7,462	99	(24)	7,537
Private pass-throughs	96	-	(1)	95
Collateralized mortgage obligations	<u>2,110</u>	<u>18</u>	<u>(6)</u>	<u>2,122</u>
	<u>\$ 26,279</u>	<u>\$ 507</u>	<u>\$ (41)</u>	<u>\$ 26,745</u>

	<u>Amortized</u>	<u>Gross</u>	<u>Gross</u>	<u>Fair</u>
	<u>Cost</u>	<u>Unrealized</u>	<u>Unrealized</u>	<u>Value</u>
		<u>Gains</u>	<u>Losses</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)
(Unaudited)

	Real Estate Loans					
	One-to-four- family Residential and Construction	Commercial Real Estate	Home Equity Loans and Lines of Credit	Commercial	Other Loans	Total
September 30, 2015:						
Collectively evaluated for impairment	\$ 142,177	\$ 113,591	\$ 82,254	\$ 12,035	\$ 824	\$ 350,881
Individually evaluated for impairment	-	612	-	-	-	612
Total loans before allowance for loan losses	<u>\$ 142,177</u>	<u>\$ 114,203</u>	<u>\$ 82,254</u>	<u>\$ 12,035</u>	<u>\$ 824</u>	<u>\$ 351,493</u>
September 30, 2014:						
Collectively evaluated for impairment	\$ 125,138	\$ 101,864	\$ 74,414	\$ 12,717	\$ 1,313	\$ 315,446
Individually evaluated for impairment	-	33	-	566	-	599
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)
 (Unaudited)

	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>
September 30, 2015:					
Commercial real estate	\$ -	\$ -	\$ 612	\$ 612	\$ 612
Commercial	-	-	-	-	-
Total impaired loans	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 612</u>	<u>\$ 612</u>	<u>\$ 612</u>
September 30, 2014:					
Commercial real estate	\$ -	\$ -	\$ 33	\$ 33	\$ 33
Commercial	-	-	566	566	566
Total impaired loans	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 599</u>	<u>\$ 599</u>	<u>\$ 599</u>

Standard Financial Corp.
Classified Loans
(Dollars in thousands)
(Unaudited)

	<u>Pass</u>	<u>Special Mention</u>	<u>Substandard</u>	<u>Doubtful</u>	<u>Total</u>
September 30, 2015:					
First mortgage loans:					
One-to-four-family residential and construction	\$ 141,603	\$ -	\$ 574	\$ -	\$ 142,177
Commercial real estate	113,591	-	612	-	114,203
Home equity loans and lines of credit	82,158	-	96	-	82,254
Commercial loans	12,035	-	-	-	12,035
Other loans	<u>824</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>824</u>
Total	<u>\$ 350,211</u>	<u>\$ -</u>	<u>\$ 1,282</u>	<u>\$ -</u>	<u>\$ 351,493</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)
(Unaudited)

	<u>Current</u>	<u>30-59 Days Past Due</u>	<u>60-89 Days Past Due</u>	<u>Non-Accrual (90 Days+)</u>	<u>90 Days Past Due & Accruing</u>	<u>Total Loans</u>
September 30, 2015:						
First mortgage loans:						
One-to-four-family residential and construction	\$ 140,189	\$ 1,039	\$ 375	\$ 574	\$ -	\$ 142,177
Commercial real estate	113,647	52	504	-	-	114,203
Home equity loans and lines of credit	81,857	301	-	96	-	82,254
Commercial loans	12,012	18	5	-	-	12,035
Other loans	<u>816</u>	<u>3</u>	<u>-</u>	<u>5</u>	<u>-</u>	<u>824</u>
Total	<u>\$ 348,521</u>	<u>\$ 1,413</u>	<u>\$ 884</u>	<u>\$ 675</u>	<u>\$ -</u>	<u>\$ 351,493</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)	(70)	(54)	(24)	(319)
Recoveries	74	6	9	190		279
Provision	<u>100</u>	<u>100</u>	<u>100</u>	<u>(320)</u>	<u>20</u>	<u>-</u>
Balance at September 30, 2015	<u>\$ 1,122</u>	<u>\$ 1,867</u>	<u>\$ 457</u>	<u>\$ 411</u>	<u>\$ 22</u>	<u>\$ 3,879</u>