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

ASSETS	December 31, 2014 (Unaudited)	September 30, 2014
Cash on hand and due from banks	$ 2,204	$ 2,166
Interest-earning deposits in other institutions	3,374	5,646
Cash and Cash Equivalents	5,578	7,812
Certificates of deposit	1,000	1,000
Investment securities available for sale	55,031	57,945
Mortgage-backed securities available for sale	29,195	32,758
Federal Home Loan Bank stock, at cost	3,367	3,544
Loans receivable, net of allowance for loan losses of $3,827 and $3,919	322,624	312,126
Foreclosed real estate	235	476
Office properties and equipment, net	3,465	3,312
Bank-owned life insurance	14,249	14,145
Goodwill	8,769	8,769
Core deposit intangible	141	183
Accrued interest receivable and other assets	3,077	3,393
TOTAL ASSETS	$ 446,731	$ 445,463
LIABILITIES AND STOCKHOLDERS' EQUITY		
Liabilities		
Deposits:		
Demand, savings and club accounts	$ 194,499	$ 198,911
Certificate accounts	115,062	121,567
Total Deposits	309,561	320,478
Federal Home Loan Bank advances	58,436	47,272
Securities sold under agreements to repurchase	2,091	2,228
Advance deposits by borrowers for taxes and insurance	35	14
Accrued interest payable and other liabilities	2,492	2,412
TOTAL LIABILITIES	372,615	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, 2,828,670 and 2,828,670 shares outstanding	28	28
Additional paid-in-capital	20,708	20,556
Retained earnings	54,613	53,874
Unearned Employee Stock Ownership Plan (ESOP) shares	(2,299)	(2,337)
Accumulated other comprehensive income	1,066	938
TOTAL STOCKHOLDERS' EQUITY	74,116	73,059
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	$ 446,731	$ 445,463

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

	Three Months Ended December 31,	
	2014	2013
Interest and Dividend Income		
Loans, including fees	$ 3,407	$ 3,282
Mortgage-backed securities	157	158
Investment securities:		
Taxable	124	161
Tax-exempt	238	231
Interest-earning deposits and federal funds sold	1	1
Total Interest and Dividend Income	3,927	3,833
Interest Expense		
Deposits	672	827
Federal Home Loan Bank advances	118	79
Securities sold under agreements to repurchase	1	1
Total Interest Expense	791	907
Net Interest Income	3,136	2,926
Provision for Loan Losses	-	-
Net Interest Income after Provision for Loan Losses	3,136	2,926
Noninterest Income		
Service charges	451	465
Earnings on bank-owned life insurance	124	127
Net securities gains	23	20
Net loan sale gains	8	11
Annuity and mutual fund fees	64	48
Other income	42	24
Total Noninterest Income	712	695
Noninterest Expenses		
Compensation and employee benefits	1,618	1,558
Data processing	107	109
Premises and occupancy costs	294	293
Core deposit amortization	42	42
Automatic teller machine expense	85	78
Federal deposit insurance	51	56
Other operating expenses	423	420
Total Noninterest Expenses	2,620	2,556
Income before Income Tax Expense	1,228	1,065
Income Tax Expense	333	296
Net Income	$ 895	$ 769
Basic earnings per common share	$ 0.35	$ 0.28
Diluted earnings per common share	$ 0.34	$ 0.28
Cash dividends paid per common share	$ 0.060	$ 0.045
Basic weighted average shares outstanding	2,549,736	2,718,355
Diluted weighted average shares outstanding	2,609,845	2,735,832

Standard Financial Corp.

Consolidated Statements of Financial Condition

(Dollars in thousands except share and per share data)

(Unaudited)

		Quarter Ended 12/31/14
Cash Flows from Operating Activities		
Net income	$	895
Adjustments to reconcile net income to net cash provided by operating activities:		
Depreciation and amortization		230
Provision for loan losses		-
Net gain on securities		(23)
Origination of loans held for sale		(348)
Proceeds from sale of loans held for sale		356
Net loan sale gains		(8)
Compensation expense on ESOP		77
Compensation expense on stock awards		113
Deferred income taxes		(33)
Change in accrued interest receivable and other assets		283
Earnings on bank-owned life insurance		(124)
Change in accrued interest payable and other liabilities		80
Other, net		(7)
Net Cash Provided by Operating Activities		1,491
Cash Flows from Investing Activities		
Net increase in loans receivable		(10,548)
Purchases of investment securities		(183)
Proceeds from maturities/principal repayments/calls of investment securities		954
Proceeds from maturities/principal repayments of mortgage-backed securities		1,378
Proceeds from sales of investment securities		2,126
Proceeds from sales of mortgage-backed securities		2,306
Purchase of Federal Home Loan Bank stock		(416)
Redemption of Federal Home Loan Bank stock		593
Proceeds from sales of foreclosed real estate		319
Purchases of office properties and equipment		(229)
Net Cash Used in Investing Activities		(3,700)
Cash Flows from Financing Activities		
Net decrease in demand, savings and club accounts		(4,412)
Net decrease in certificate accounts		(6,505)
Net decrease in securities sold under agreements to repurchase		(137)
Repayments of Federal Home Loan Bank advances		(3,987)
Proceeds from Federal Home Loan Bank advances		15,151
Increase in advance deposits by borrowers for taxes and insurance		21
Dividends paid		(156)
Stock repurchases		-
Net Cash Used by Financing Activities		(25)
Net Decrease in Cash and Cash Equivalents		(2,234)
Cash and Cash Equivalents - Beginning		7,812
Cash and Cash Equivalents - Ending	$	5,578
Supplementary Cash Flows Information		
Interest paid	$	796
Income taxes paid	$	191
Supplementary Schedule of Noncash Investing and Financing Activities		
Foreclosed real estate acquired in settlement of loans	$	50

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	-	-	895	-	-	895
Other comprehensive income	-	-	-	-	128	128
Cash dividends ($0.06 per share)	-	-	(156)	-	-	(156)
Compensation expense on stock awards	-	113	-	-	-	113
Compensation expense on ESOP	-	39	-	38	-	77
Balance, December 31, 2014	$ 28	$ 20,708	$ 54,613	$ (2,299)	$ 1,066	$ 74,116

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

Period	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
October 1-31, 2014	-	$ -	-	228,324
November 1-30, 2014	-	$ -	-	228,324
December 1-31, 2014	-	$ -	-	228,324
Total	-	$ -	-	

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

	For the Three Months Ended December 31,					
	2014			2013		
	Average Outstanding Balance	Interest	Yield/ Rate	Average Outstanding Balance	Interest	Yield/ Rate
Interest-earning assets:						
Loans	$ 324,578	$ 3,407	4.20%	$ 295,473	$ 3,282	4.44%
Investment and mortgage-backed securities	86,379	519	2.40%	96,544	550	2.28%
Interest earning deposits	6,301	1	0.06%	9,505	1	0.04%
Total interest-earning assets	417,258	3,927	3.76%	401,522	3,833	3.82%
Noninterest-earning assets	31,023			34,397		
Total assets	$ 448,281			$ 435,919		
Interest-bearing liabilities:						
Savings accounts	$ 108,614	43	0.16%	$ 110,683	60	0.22%
Certificates of deposit	118,257	608	2.06%	130,098	746	2.29%
Money market accounts	8,551	2	0.09%	8,264	2	0.10%
Demand and NOW accounts	82,091	19	0.09%	77,138	19	0.10%
Total deposits	317,513	672	0.85%	326,183	827	1.01%
Federal Home Loan Bank advances	52,088	118	0.91%	28,879	79	1.09%
Securities sold under agreements to repurchase	2,613	1	0.15%	2,874	1	0.14%
Total interest-bearing liabilities	372,214	791	0.85%	357,936	907	1.01%
Noninterest-bearing liabilities	2,977			4,147		
Total liabilities	375,191			362,083		
Stockholders' equity	73,678			73,836		
Total liabilities and stockholders' equity	$ 448,869			$ 435,919		
Net interest income		$ 3,136			$ 2,926	
Net interest rate spread [(1)]			2.91%			2.81%
Net interest-earning assets [(2)]	$ 45,044			$ 43,586		
Net interest margin [(3)]			3.01%			2.91%
Average interest-earning assets to interest-bearing liabilities	112.10%			112.18%		

(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)

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
December 31, 2014:				
U.S. government and agency obligations due:				
Beyond 1 year but within 5 years	$ 4,000	$ -	$ (22)	$ 3,978
Beyond 5 years but within 10 years	8,000	-	(271)	7,729
Corporate bonds due:				
1 year or less	6,000	16	(2)	6,014
Beyond 1 year but within 5 years	1,000	27	-	1,027
Municipal obligations due:				
Beyond 1 year but within 5 years	7,694	144	(14)	7,824
Beyond 5 years but within 10 years	23,550	1,005	(12)	24,543
Beyond 10 years	1,707	18	-	1,725
Equity securities	2,014	223	(46)	2,191
	$ 53,965	$ 1,433	$ (367)	$ 55,031

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair 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	2,017	221	(39)	2,199
	$ 56,934	$ 1,484	$ (473)	$ 57,945

Standard Financial Corp.
Mortgage-Backed Securities

(Dollars in thousands)
(Unaudited)

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
December 31, 2014:				
Government pass-throughs:				
Ginnie Mae	$ 7,070	$ 72	$ (9)	$ 7,133
Fannie Mae	14,847	372	-	15,219
Freddie Mac	4,190	110	-	4,300
Private pass-throughs	103	-	(1)	102
Collateralized mortgage obligations	2,436	23	(18)	2,441
	$ 28,646	$ 577	$ (28)	$ 29,195

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
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	2,535	3	(45)	2,493
	$ 32,348	$ 471	$ (61)	$ 32,758

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
December 31, 2014:						
Collectively evaluated for impairment	$ 125,869	$ 108,233	$ 78,947	$ 11,673	$ 1,160	$ 325,882
Individually evaluated for impairment	-	173	-	395	-	568
Total loans before allowance for loan losses	$ 125,869	$ 108,406	$ 78,947	$ 12,068	$ 1,160	$ 326,450
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	$ 125,138	$ 101,897	$ 74,414	$ 13,283	$ 1,313	$ 316,045

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

	Impaired Loans With Allowance		Impaired Loans Without Allowance	Total Impaired Loans	
	Recorded Investment	Related Allowance	Recorded Investment	Recorded Investment	Unpaid Principal Balance
December 31, 2014:					
Commercial real estate	$ -	$ -	$ 173	$ 173	$ 173
Commercial	-	-	395	395	395
Total impaired loans	$ -	$ -	$ 568	$ 568	$ 568
September 30, 2014:					
Commercial real estate	$ -	$ -	$ 33	$ 33	$ 33
Commercial	-	-	566	566	566
Total impaired loans	$ -	$ -	$ 599	$ 599	$ 599

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

	Pass	Special Mention	Substandard	Doubtful	Total
December 31, 2014:					
First mortgage loans:					
One-to-four-family residential and construction	$ 125,426	$ -	$ 443	$ -	$ 125,869
Commercial real estate	107,473	-	933	-	108,406
Home equity loans and lines of credit	78,835	-	112	-	78,947
Commercial loans	11,673	-	395	-	12,068
Other loans	1,156	-	4	-	1,160
Total	$ 324,563	$ -	$ 1,887	$ -	$ 326,450
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	1,309	-	4	-	1,313
Total	$ 314,085	$ -	$ 1,960	$ -	$ 316,045

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

	Current	30-59 Days Past Due	60-89 Days Past Due	Non-Accrual (90 Days+)	90 Days Past Due & Accruing	Total Loans
December 31, 2014:						
First mortgage loans:						
One-to-four-family residential and construction	$ 123,665	$ 1,391	$ 371	$ 442	$ -	$ 125,869
Commercial real estate	107,412	695	126	173	-	108,406
Home equity loans and lines of credit	78,587	195	52	113	-	78,947
Commercial loans	12,068	-	-	-	-	12,068
Other loans	1,151	4	3	2	-	1,160
Total	$ 322,883	$ 2,285	$ 552	$ 730	$ -	$ 326,450
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	1,283	22	8	-	-	1,313
Total	$ 312,651	$ 1,743	$ 1,032	$ 619	$ -	$ 316,045

Standard Financial Corp.
Allowance for Loan Loss Activity
(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
Allowance for Loan Loss:						
Balance at September 30, 2014	$ 1,110	$ 1,770	$ 418	$ 595	$ 26	$ 3,919
Charge-offs	(94)	-	-	-	(7)	(101)
Recoveries	-	3	3	3		9
Provision	-	-	-	-	-	-
Balance at December 31, 2014	$ 1,016	$ 1,773	$ 421	$ 598	$ 19	$ 3,827