

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

|                                                                                                                       | March 31,<br>2015<br>(Unaudited) | September 30,<br>2014 |
|-----------------------------------------------------------------------------------------------------------------------|----------------------------------|-----------------------|
| <b>ASSETS</b>                                                                                                         |                                  |                       |
| 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<br>\$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,<br>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<br>Stock | Additional<br>Paid-In<br>Capital | Retained<br>Earnings | Unearned<br>ESOP<br>Shares | Accumulated<br>Other<br>Comprehensive<br>Income | Total<br>Stockholders'<br>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)

| Period              | Total Number<br>of Shares<br>Purchased | Average<br>Price Paid<br>Per Share | Total Number of Shares<br>Purchased as Part<br>of Publicly Announced<br>Plans or Programs | Maximum number of Shares<br>That May Yet Be<br>Purchased Under the<br>Plans or Programs |
|---------------------|----------------------------------------|------------------------------------|-------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| January 1-31, 2015  | 20,000                                 | \$ 21.59                           | 20,000                                                                                    | 208,324                                                                                 |
| February 1-28, 2015 | 26,200                                 | \$ 21.34                           | 26,200                                                                                    | 182,124                                                                                 |
| March 1-31, 2015    | <u>-</u>                               | <u>\$ -</u>                        | <u>-</u>                                                                                  | 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<br>Outstanding<br>Balance | Interest        | Yield/ Rate | Average<br>Outstanding<br>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,**

|                                                                 | <b>2015</b>                                |                 |                    | <b>2014</b>                                |                 |                    |
|-----------------------------------------------------------------|--------------------------------------------|-----------------|--------------------|--------------------------------------------|-----------------|--------------------|
|                                                                 | <b>Average<br/>Outstanding<br/>Balance</b> | <b>Interest</b> | <b>Yield/ Rate</b> | <b>Average<br/>Outstanding<br/>Balance</b> | <b>Interest</b> | <b>Yield/ Rate</b> |
| <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)

|                                             | Amortized<br>Cost | Gross<br>Unrealized<br>Gains | Gross<br>Unrealized<br>Losses | Fair<br>Value    |
|---------------------------------------------|-------------------|------------------------------|-------------------------------|------------------|
| 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                           | 2,019             | 238                          | (40)                          | 2,217            |
|                                             | <u>\$ 52,423</u>  | <u>\$ 1,426</u>              | <u>\$ (148)</u>               | <u>\$ 53,701</u> |

|                                             | Amortized<br>Cost | Gross<br>Unrealized<br>Gains | Gross<br>Unrealized<br>Losses | Fair<br>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            |
|                                             | <u>\$ 56,934</u>  | <u>\$ 1,484</u>              | <u>\$ (473)</u>               | <u>\$ 57,945</u> |

Standard Financial Corp.  
Mortgage-Backed Securities  
(Dollars in thousands)

|                                     | Amortized<br>Cost | Gross<br>Unrealized<br>Gains | Gross<br>Unrealized<br>Losses | Fair<br>Value    |
|-------------------------------------|-------------------|------------------------------|-------------------------------|------------------|
| 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> |
| 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-<br>family<br>Residential and<br>Construction | Commercial<br>Real<br>Estate | Home<br>Equity Loans<br>and Lines<br>of Credit | Commercial       | Other<br>Loans  |                   |
| March 31, 2015: (Unaudited)                     |                                                           |                              |                                                |                  |                 |                   |
| Collectively evaluated<br>for impairment        | \$ 126,920                                                | \$ 112,862                   | \$ 79,916                                      | \$ 10,928        | \$ 1,019        | \$ 331,645        |
| Individually evaluated<br>for impairment        | <u>-</u>                                                  | <u>777</u>                   | <u>-</u>                                       | <u>392</u>       | <u>-</u>        | <u>1,169</u>      |
| Total loans before<br>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<br>for impairment        | \$ 125,138                                                | \$ 101,864                   | \$ 74,414                                      | \$ 12,717        | \$ 1,313        | \$ 315,446        |
| Individually evaluated<br>for impairment        | <u>-</u>                                                  | <u>33</u>                    | <u>-</u>                                       | <u>566</u>       | <u>-</u>        | <u>599</u>        |
| Total loans before<br>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<br>Allowance |                    | Impaired Loans<br>Without<br>Allowance | Total Impaired Loans   |                        |
|-----------------------------|----------------------------------|--------------------|----------------------------------------|------------------------|------------------------|
|                             | Recorded                         | Related            | Recorded                               | Recorded               | Unpaid Principal       |
|                             | <u>Investment</u>                | <u>Allowance</u>   | <u>Investment</u>                      | <u>Investment</u>      | <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><u>\$ -</u></u> | <u><u>\$ 1,169</u></u>                 | <u><u>\$ 1,169</u></u> | <u><u>\$ 1,169</u></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><u>\$ -</u></u> | <u><u>\$ 599</u></u>                   | <u><u>\$ 599</u></u>   | <u><u>\$ 599</u></u>   |

Standard Financial Corp.  
Classified Loans  
(Dollars in thousands)

|                                                    | <u>Pass</u>       | <u>Special<br/>Mention</u> | <u>Substandard</u> | <u>Doubtful</u> | <u>Total</u>      |
|----------------------------------------------------|-------------------|----------------------------|--------------------|-----------------|-------------------|
| March 31, 2015: (Unaudited)                        |                   |                            |                    |                 |                   |
| First mortgage loans:                              |                   |                            |                    |                 |                   |
| One-to-four-family residential<br>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<br>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>    | <u>30-59 Days<br/>Past Due</u> | <u>60-89 Days<br/>Past Due</u> | <u>Non-Accrual<br/>(90 Days+)</u> | <u>90 Days Past<br/>Due &amp; Accruing</u> | <u>Total<br/>Loans</u> |
|----------------------------------------------------|-------------------|--------------------------------|--------------------------------|-----------------------------------|--------------------------------------------|------------------------|
| March 31, 2015: (Unaudited)                        |                   |                                |                                |                                   |                                            |                        |
| First mortgage loans:                              |                   |                                |                                |                                   |                                            |                        |
| One-to-four-family residential<br>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<br>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                                         |                              |                                                |               |                |                 |
|-------------------------------|-----------------------------------------------------------|------------------------------|------------------------------------------------|---------------|----------------|-----------------|
|                               | One-to-four-<br>family<br>Residential and<br>Construction | Commercial<br>Real<br>Estate | Home<br>Equity Loans<br>and Lines<br>of Credit | Commercial    | Other<br>Loans | Total           |
| 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                     | <u>-</u>                                                  | <u>-</u>                     | <u>-</u>                                       | <u>-</u>      | <u>-</u>       | <u>-</u>        |
| Balance at March 31, 2015     | <u>\$ 1,004</u>                                           | <u>\$ 1,765</u>              | <u>\$ 411</u>                                  | <u>\$ 584</u> | <u>\$ 11</u>   | <u>\$ 3,775</u> |