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

	June 30, 2015	September 30, 2014
ASSETS	(Unaudited)	
Cash on hand and due from banks	$ 2,069	$ 2,166
Interest-earning deposits in other institutions	5,162	5,646
Cash and Cash Equivalents	7,231	7,812
Certificates of deposit	1,000	1,000
Investment securities available for sale	54,153	57,945
Mortgage-backed securities available for sale	28,014	32,758
Federal Home Loan Bank stock, at cost	3,290	3,544
Loans receivable, net of allowance for loan losses of $3,737 and $3,919	337,332	312,126
Foreclosed real estate	442	476
Office properties and equipment, net	3,331	3,312
Bank-owned life insurance	14,451	14,145
Goodwill	8,769	8,769
Core deposit intangible	57	183
Accrued interest receivable and other assets	3,572	3,393
TOTAL ASSETS	$ 461,642	$ 445,463
LIABILITIES AND STOCKHOLDERS' EQUITY		
Liabilities		
Deposits:		
Demand, savings and club accounts	$ 199,451	$ 198,911
Certificate accounts	127,117	121,567
Total Deposits	326,568	320,478
Federal Home Loan Bank advances	55,970	47,272
Securities sold under agreements to repurchase	2,735	2,228
Advance deposits by borrowers for taxes and insurance	40	14
Accrued interest payable and other liabilities	1,818	2,412
TOTAL LIABILITIES	387,131	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, 2,782,470 and 2,828,670 shares outstanding	28	28
Additional paid-in-capital	20,020	20,556
Retained earnings	55,976	53,874
Unearned Employee Stock Ownership Plan (ESOP) shares	(2,222)	(2,337)
Accumulated other comprehensive income	709	938
TOTAL STOCKHOLDERS' EQUITY	74,511	73,059
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	$ 461,642	$ 445,463

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

	Three Months Ended June 30,		Nine Months Ended June 30,	
	2015	2014	2015	2014
Interest and Dividend Income				
Loans, including fees	$ 3,414	$ 3,213	$ 10,215	$ 9,670
Mortgage-backed securities	142	199	447	549
Investment securities:				
Taxable	116	139	360	453
Tax-exempt	227	237	700	705
Interest-earning deposits and federal funds sold	1	1	3	3
Total Interest and Dividend Income	3,900	3,789	11,725	11,380
Interest Expense				
Deposits	661	776	1,952	2,404
Federal Home Loan Bank advances	166	73	444	224
Securities sold under agreements to repurchase	1	1	3	2
Total Interest Expense	828	850	2,399	2,630
Net Interest Income	3,072	2,939	9,326	8,750
Provision for Loan Losses	-	-	-	-
Net Interest Income after Provision for Loan Losses	3,072	2,939	9,326	8,750
Noninterest Income				
Service charges	425	433	1,284	1,310
Earnings on bank-owned life insurance	122	124	369	374
Net securities gains	14	18	38	47
Net loan sale gains	12	16	20	46
Annuity and mutual fund fees	105	82	233	200
Other income	52	46	214	101
Total Noninterest Income	730	719	2,158	2,078
Noninterest Expenses				
Compensation and employee benefits	1,654	1,582	4,914	4,778
Data processing	111	110	329	332
Premises and occupancy costs	292	277	920	914
Core deposit amortization	42	42	126	126
Automatic teller machine expense	84	83	248	238
Federal deposit insurance	54	51	157	158
Other operating expenses	376	292	1,202	1,078
Total Noninterest Expenses	2,613	2,437	7,896	7,624
Income before Income Tax Expense	1,189	1,221	3,588	3,204
Income Tax Expense	327	375	1,022	882
Net Income	$ 862	$ 846	$ 2,566	$ 2,322
Basic earnings per common share	$ 0.34	$ 0.32	$ 1.01	$ 0.87
Diluted earnings per common share	$ 0.33	$ 0.32	$ 0.99	$ 0.87
Cash dividends paid per common share	$ 0.060	$ 0.045	$ 0.180	$ 0.135
Basic weighted average shares outstanding	2,521,877	2,618,255	2,534,131	2,662,133
Diluted weighted average shares outstanding	2,575,217	2,641,490	2,585,819	2,677,927

Standard Financial Corp.

Consolidated Statements of Cash Flows

(Dollars in thousands)

(Unaudited)

	Quarter Ended 6/30/15	Nine Months Ended 6/30/15
Cash Flows from Operating Activities		
Net income	$ 862	$ 2,566
Adjustments to reconcile net income to net cash provided by operating activities:		
Depreciation and amortization	92	492
Provision for loan losses	-	-
Net gain on securities	(13)	(37)
Origination of loans held for sale	(696)	(1,269)
Proceeds from sale of loans held for sale	708	1,289
Net loan sale gains	(12)	(20)
Compensation expense on ESOP	77	231
Compensation expense on stock awards	113	339
Deferred income taxes	(34)	(99)
Change in accrued interest receivable and other assets	(142)	38
Earnings on bank-owned life insurance	(122)	(369)
Change in accrued interest payable and other liabilities	10	(594)
Other, net	101	116
Net Cash Provided by Operating Activities	944	2,683
Cash Flows from Investing Activities		
Net increase in loans receivable	(8,438)	(25,602)
Purchases of investment securities	(1,820)	(2,063)
Purchases of mortgage-backed securities	(4,238)	(4,238)
Proceeds from maturities/principal repayments/calls of investment securities	703	3,190
Proceeds from maturities/principal repayments of mortgage-backed securities	1,631	4,354
Proceeds from sales of investment securities	175	2,357
Proceeds from sales of mortgage-backed securities	2,198	4,504
Purchase of Federal Home Loan Bank stock	(177)	(913)
Redemption of Federal Home Loan Bank stock	211	1,167
Proceeds from sales of foreclosed real estate	59	378
Purchases of office properties and equipment	(29)	(264)
Net Cash Used in Investing Activities	(9,725)	(17,130)
Cash Flows from Financing Activities		
Change in demand, savings and club accounts	(880)	540
Change in certificate accounts	7,441	5,550
Change in securities sold under agreements to repurchase	387	507
Repayments of Federal Home Loan Bank advances	(4,332)	(28,222)
Proceeds from Federal Home Loan Bank advances	5,610	36,920
Increase in advance deposits by borrowers for taxes and insurance	(3)	26
Dividends paid	(153)	(464)
Stock repurchases	-	(991)
Net Cash Provided by Financing Activities	8,070	13,866
Net Decrease in Cash and Cash Equivalents	(711)	(581)
Cash and Cash Equivalents - Beginning	7,942	7,812
Cash and Cash Equivalents - Ending	$ 7,231	$ 7,231

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	-	-	2,566	-	-	2,566
Other comprehensive income	-	-	-	-	(229)	(229)
Stock repurchases (46,200 shares)	-	(991)	-	-	-	(991)
Cash dividends ($0.18 per share)	-	-	(464)	-	-	(464)
Compensation expense on stock awards	-	339	-	-	-	339
Compensation expense on ESOP	-	116	-	115	-	231
Balance, June 30, 2015	$ 28	$ 20,020	$ 55,976	$ (2,222)	$ 709	$ 74,511

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
April 1-30, 2015	-	$ -	-	182,124
May 1-31, 2015	-	$ -	-	182,124
June 1-30, 2015	-	$ -	-	182,124
Total	-	$ -	-	

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

	For the Three Months Ended June 30,					
	2015			2014		
	Average Outstanding Balance	Interest	Yield/ Rate	Average Outstanding Balance	Interest	Yield/ Rate
Interest-earning assets:						
Loans	$ 336,516	$ 3,414	4.06%	$ 300,068	$ 3,213	4.28%
Investment and mortgage-backed securities	82,785	485	2.34%	96,111	575	2.39%
Interest earning deposits	6,673	1	0.06%	9,027	1	0.04%
Total interest-earning assets	425,974	3,900	3.66%	405,206	3,789	3.74%
Noninterest-earning assets	34,223			30,669		
Total assets	$ 460,197			$ 435,875		
Interest-bearing liabilities:						
Savings accounts	$ 106,531	44	0.17%	$ 111,708	49	0.18%
Certificates of deposit	125,862	595	1.89%	124,050	706	2.28%
Money market accounts	7,399	2	0.11%	7,328	2	0.11%
Demand and NOW accounts	85,797	20	0.09%	80,796	19	0.09%
Total deposits	325,589	661	0.81%	323,882	776	0.96%
Federal Home Loan Bank advances	54,427	166	1.22%	32,007	73	0.91%
Securities sold under agreements to repurchase	2,537	1	0.16%	3,207	1	0.12%
Total interest-bearing liabilities	382,553	828	0.87%	359,096	850	0.95%
Noninterest-bearing liabilities	2,245			3,428		
Total liabilities	384,798			362,524		
Stockholders' equity	75,399			73,351		
Total liabilities and stockholders' equity	$ 460,197			$ 435,875		
Net interest income		$ 3,072			$ 2,939	
Net interest rate spread (1)			2.80%			2.79%
Net interest-earning assets (2)	$ 43,421			$ 46,110		
Net interest margin (3)			2.88%			2.90%
Average interest-earning assets to interest-bearing liabilities	111.35%			112.84%		

(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 Nine Months Ended June 30,					
	2015			2014		
	Average Outstanding Balance	Interest	Yield/ Rate	Average Outstanding Balance	Interest	Yield/ Rate
Interest-earning assets:						
Loans	$ 330,483	$ 10,215	4.12%	$ 296,684	$ 9,670	4.35%
Investment and mortgage-backed securities	84,929	1,507	2.37%	97,291	1,707	2.34%
Interest earning deposits	5,471	3	0.07%	9,633	3	0.04%
Total interest-earning assets	420,883	11,725	3.71%	403,608	11,380	3.76%
Noninterest-earning assets	33,661			31,910		
Total assets	$ 454,544			$ 435,518		
Interest-bearing liabilities:						
Savings accounts	$ 107,492	130	0.16%	$ 111,372	163	0.20%
Certificates of deposit	120,621	1,759	1.94%	127,293	2,179	2.28%
Money market accounts	8,609	6	0.09%	7,690	6	0.10%
Demand and NOW accounts	82,791	57	0.09%	78,407	56	0.10%
Total deposits	319,513	1,952	0.81%	324,762	2,404	0.99%
Federal Home Loan Bank advances	54,929	444	1.08%	30,500	224	0.98%
Securities sold under agreements to repurchas	2,496	3	0.16%	3,060	2	0.09%
Total interest-bearing liabilities	376,938	2,399	0.85%	358,322	2,630	0.98%
Noninterest-bearing liabilities	2,339			3,880		
Total liabilities	379,277			362,202		
Stockholders' equity	74,552			73,316		
Total liabilities and stockholders' equity	$ 453,829			$ 435,518		
Net interest income		$ 9,326			$ 8,750	
Net interest rate spread (1)			2.87%			2.78%
Net interest-earning assets (2)	$ 43,945			$ 45,286		
Net interest margin (3)			2.95%			2.89%
Average interest-earning assets to interest-bearing liabilities	111.66%			112.64%		

(1) Net interest rate spread represents the difference between the yield on average interest-earning assets and the cost of average intere 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 Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
June 30, 2015: (Unaudited)				
U.S. government and agency obligations due:				
Beyond 1 year but within 5 years	$ 9,000	$ 1	$ (136)	$ 8,865
Beyond 5 years but within 10 years	2,000		(62)	1,938
Corporate bonds due:				
1 year or less	6,000	1	(1)	6,000
Beyond 1 year but within 5 years	1,000	19		1,019
Municipal obligations due:				
1 year or less	500	11		511
Beyond 1 year but within 5 years	9,534	196	(9)	9,721
Beyond 5 years but within 10 years	23,317	671	(67)	23,921
Equity securities	2,017	212	(51)	2,178
	$ 53,368	$ 1,111	$ (326)	$ 54,153

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
September 30, 2014:				
U.S. government and agency obligations due:				
1 year or less	$ 1000	$ 2	$ 0	$ 1002
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)

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
June 30, 2015: (Unaudited)				
Government pass-throughs:				
Ginnie Mae	$ 4,061	$ 26	(12)	$ 4,075
Fannie Mae	13,455	265		13,720
Freddie Mac	7,890	72	(52)	7,910
Private pass-throughs	98			98
Collateralized mortgage obligations	2,220	8	(17)	2,211
	$ 27,724	$ 371	$ (81)	$ 28,014

	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)

	Real Estate Loans					
	One-to-four-family Residential and Construction	Commercial Real Estate	Home Equity Loans and Lines of Credit	Commercial	Other Loans	Total
June 30, 2015: (Unaudited)						
Collectively evaluated for impairment	$ 132,359	$ 113,690	$ 80,983	$ 12,358	$ 939	$ 340,329
Individually evaluated for impairment	-	740	-	-	-	740
Total loans before allowance for loan losses	$ 132,359	$ 114,430	$ 80,983	$ 12,358	$ 939	$ 341,069
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)

	Impaired Loans With Allowance		Impaired Loans Without Allowance	Total Impaired Loans	
	Recorded Investment	Related Allowance	Recorded Investment	Recorded Investment	Unpaid Principal Balance
June 30, 2015: (Unaudited)					
Commercial real estate	$ -	$ -	$ 740	$ 740	$ 740
Commercial	-	-	-	-	-
Total impaired loans	$ -	$ -	$ 740	$ 740	$ 740
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)

	Pass	Special Mention	Substandard	Doubtful	Total
June 30, 2015: (Unaudited)					
First mortgage loans:					
One-to-four-family residential and construction	$ 132,002	$ -	$ 357	$ -	$ 132,359
Commercial real estate	113,694	-	736	-	114,430
Home equity loans and lines of credit	80,823	-	160	-	80,983
Commercial loans	12,354	-	4	-	12,358
Other loans	931	-	8	-	939
Total	$ 339,804	$ -	$ 1,265	$ -	$ 341,069
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)

	Current	30-59 Days Past Due	60-89 Days Past Due	Non-Accrual (90 Days+)	90 Days Past Due & Accruing	Total Loans
June 30, 2015: (Unaudited)						
First mortgage loans:						
One-to-four-family residential and construction	$ 130,582	$ 887	$ 533	$ 357	$ -	$ 132,359
Commercial real estate	113,889	285	256	-	-	114,430
Home equity loans and lines of credit	80,404	393	26	160	-	80,983
Commercial loans	11,959	206	189	4	-	12,358
Other loans	922	9	3	5	-	939
Total	$ 337,756	$ 1,780	$ 1,007	$ 526	$ -	$ 341,069
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	(162)	(9)	(70)	(51)	(19)	(311)
Recoveries	74	5	7	43		129
Provision	-	-	-	-	-	-
Balance at June 30, 2015	$ 1,022	$ 1,766	$ 355	$ 587	$ 7	$ 3,737