

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

|   | June 30,<br>2014<br>(Unaudited) | September 30,<br>2013    |
|---|---------------------------------|--------------------------|
| <b>ASSETS</b>   |                                 |                          |
| Cash on hand and due from banks   | \$ 1,911                        | \$ 2,559                 |
| Interest-earning deposits in other institutions   | <u>5,179</u>                    | <u>12,432</u>            |
| Cash and Cash Equivalents   | 7,090                           | 14,991                   |
| Certificates of deposit   | 1,000                           | 1,000                    |
| Investment securities available for sale  | 57,838                          | 64,052                   |
| Mortgage-backed securities available for sale   | 37,169                          | 29,701                   |
| Federal Home Loan Bank stock, at cost   | 3,109                           | 2,757                    |
| Loans receivable, net of allowance for loan losses of<br>\$4,143 and \$3,875  | 301,752                         | 293,664                  |
| Foreclosed real estate  | 615                             | 607                      |
| Office properties and equipment, net  | 3,443                           | 3,586                    |
| Bank-owned life insurance   | 14,042                          | 13,722                   |
| Goodwill  | 8,769                           | 8,769                    |
| Core deposit intangible   | 225                             | 351                      |
| Accrued interest receivable and other assets  | <u>3,019</u>                    | <u>3,671</u>             |
| <b>TOTAL ASSETS</b>   | <u><u>\$ 438,071</u></u>        | <u><u>\$ 436,871</u></u> |
| <b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>   |                                 |                          |
| <b>Liabilities</b>  |                                 |                          |
| Deposits:   |                                 |                          |
| Demand, savings and club accounts   | \$ 198,620                      | \$ 195,628               |
| Certificate accounts  | <u>123,984</u>                  | <u>130,497</u>           |
| Total Deposits  | 322,604                         | 326,125                  |
| Federal Home Loan Bank advances   | 35,402                          | 28,892                   |
| Securities sold under agreements to repurchase  | 3,207                           | 4,194                    |
| Advance deposits by borrowers for taxes and insurance   | 69                              | 547                      |
| Accrued interest payable and other liabilities  | <u>2,909</u>                    | <u>2,556</u>             |
| <b>TOTAL LIABILITIES</b>  | <u><u>364,191</u></u>           | <u><u>362,314</u></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>2,914,597 and 3,111,297 shares outstanding, respectively | 29                              | 31                       |
| Additional paid-in-capital  | 22,102                          | 25,327                   |
| Retained earnings   | 53,141                          | 51,187                   |
| Unearned Employee Stock Ownership Plan (ESOP) shares  | (2,376)                         | (2,490)                  |
| Accumulated other comprehensive income  | <u>984</u>                      | <u>502</u>               |
| <b>TOTAL STOCKHOLDERS' EQUITY</b>   | <u><u>73,880</u></u>            | <u><u>74,557</u></u>     |
| <b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>   | <u><u>\$ 438,071</u></u>        | <u><u>\$ 436,871</u></u> |

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, |                  |
|---|-----------------------------|------------------|----------------------------|------------------|
|   | 2014                        | 2013             | 2014                       | 2013             |
| Interest and Dividend Income                        |                             |                  |                            |                  |
| Loans, including fees                               | \$ 3,213                    | \$ 3,268         | \$ 9,670                   | \$ 10,152        |
| Mortgage-backed securities                          | 199                         | 168              | 549                        | 543              |
| Investment securities:                              |                             |                  |                            |                  |
| Taxable   | 139                         | 183              | 453                        | 529              |
| Tax-exempt  | 237                         | 227              | 705                        | 673              |
| Interest-earning deposits and federal funds sold    | 1                           | 1                | 3                          | 4                |
| Total Interest and Dividend Income                  | <u>3,789</u>                | <u>3,847</u>     | <u>11,380</u>              | <u>11,901</u>    |
| Interest Expense                                    |                             |                  |                            |                  |
| Deposits  | 776                         | 818              | 2,404                      | 2,514            |
| Federal Home Loan Bank advances                     | 73                          | 115              | 224                        | 397              |
| Securities sold under agreements to repurchase      | 1                           | 1                | 2                          | 3                |
| Total Interest Expense                              | <u>850</u>                  | <u>934</u>       | <u>2,630</u>               | <u>2,914</u>     |
| Net Interest Income                                 | <u>2,939</u>                | <u>2,913</u>     | <u>8,750</u>               | <u>8,987</u>     |
| Provision for Loan Losses                           | <u>-</u>                    | <u>-</u>         | <u>-</u>                   | <u>375</u>       |
| Net Interest Income after Provision for Loan Losses | <u>2,939</u>                | <u>2,913</u>     | <u>8,750</u>               | <u>8,612</u>     |
| Noninterest Income                                  |                             |                  |                            |                  |
| Service charges                                     | 433                         | 452              | 1,310                      | 1,314            |
| Earnings on bank-owned life insurance               | 124                         | 132              | 374                        | 371              |
| Net securities gains                                | 18                          | 28               | 47                         | 41               |
| Net loan sale gains                                 | 16                          | 44               | 46                         | 199              |
| Annuity and mutual fund fees                        | 82                          | 56               | 200                        | 144              |
| Other income  | 46                          | 32               | 101                        | 55               |
| Total Noninterest Income                            | <u>719</u>                  | <u>744</u>       | <u>2,078</u>               | <u>2,124</u>     |
| Noninterest Expenses                                |                             |                  |                            |                  |
| Compensation and employee benefits                  | 1,582                       | 1,530            | 4,778                      | 4,672            |
| Data processing                                     | 110                         | 105              | 332                        | 309              |
| Premises and occupancy costs                        | 277                         | 287              | 914                        | 865              |
| Core deposit amortization                           | 42                          | 42               | 126                        | 126              |
| Automatic teller machine expense                    | 83                          | 79               | 238                        | 230              |
| Federal deposit insurance                           | 51                          | 65               | 158                        | 204              |
| Other operating expenses                            | 292                         | 583              | 1,078                      | 1,409            |
| Total Noninterest Expenses                          | <u>2,437</u>                | <u>2,691</u>     | <u>7,624</u>               | <u>7,815</u>     |
| Income before Income Tax Expense                    | <u>1,221</u>                | <u>966</u>       | <u>3,204</u>               | <u>2,921</u>     |
| Income Tax Expense                                  | <u>375</u>                  | <u>244</u>       | <u>882</u>                 | <u>724</u>       |
| Net Income  | <u>\$ 846</u>               | <u>\$ 722</u>    | <u>\$ 2,322</u>            | <u>\$ 2,197</u>  |
| Basic and diluted earnings per common share         | <u>\$ 0.32</u>              | <u>\$ 0.25</u>   | <u>\$ 0.87</u>             | <u>\$ 0.73</u>   |
| Cash dividends paid per common share                | <u>\$ 0.045</u>             | <u>\$ 0.045</u>  | <u>\$ 0.135</u>            | <u>\$ 0.135</u>  |
| Basic weighted average shares outstanding           | <u>2,618,255</u>            | <u>2,888,451</u> | <u>2,662,133</u>           | <u>3,010,171</u> |
| Diluted weighted average shares outstanding         | <u>2,641,490</u>            | <u>2,909,011</u> | <u>2,677,927</u>           | <u>3,017,391</u> |

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

|   | Nine Months Ended June 30, |           |
|---|----------------------------|-----------|
|   | 2014                       | 2013      |
| Cash Flows from Operating Activities  |                            |           |
| Net income  | \$ 2,322                   | \$ 2,197  |
| Adjustments to reconcile net income to net cash provided by operating activities: |                            |           |
| Depreciation and amortization   | 640                        | 675       |
| Provision for loan losses   | -                          | 375       |
| Net gain on securities  | (47)                       | (41)      |
| Origination of loans held for sale  | (2,480)                    | (5,581)   |
| Proceeds from sale of loans held for sale   | 2,526                      | 6,685     |
| Net loan sale gains   | (46)                       | (199)     |
| Compensation expense on ESOP  | 202                        | 198       |
| Compensation expense on stock awards  | 339                        | 339       |
| Deferred income taxes   | (95)                       | 27        |
| Decrease in accrued interest receivable and other assets                          | 499                        | 155       |
| Decrease in prepaid Federal deposit insurance                                     | -                          | 584       |
| Earnings on bank-owned life insurance   | (374)                      | (371)     |
| Increase in accrued interest payable and other liabilities                        | 353                        | 49        |
| Other, net  | (28)                       | (34)      |
| Net Cash Provided by Operating Activities   | 3,811                      | 5,058     |
| Cash Flows (Used in) Provided by Investing Activities                             |                            |           |
| Net increase in loans receivable  | (8,921)                    | (588)     |
| Purchases of investment securities  | (1,877)                    | (15,134)  |
| Purchases of mortgage-backed securities   | (12,434)                   | (1,003)   |
| Proceeds from maturities/principal repayments/calls of investment securities      | 8,432                      | 9,125     |
| Proceeds from maturities/principal repayments of mortgage-backed securities       | 5,029                      | 9,197     |
| Proceeds from sales of investment securities                                      | 175                        | 176       |
| Purchase of Federal Home Loan Bank stock  | (385)                      | (425)     |
| Redemption of Federal Home Loan Bank stock  | 33                         | 255       |
| Purchases of bank-owned life insurance  | -                          | (3,000)   |
| Proceeds from sales of foreclosed real estate                                     | 907                        | 1,160     |
| Net purchases of office properties and equipment                                  | (173)                      | (158)     |
| Net Cash Used in Investing Activities   | (9,214)                    | (395)     |
| Cash Flows (Used in) Provided by Financing Activities                             |                            |           |
| Net increase in demand, savings and club accounts                                 | 2,992                      | 1,206     |
| Net decrease in certificate accounts  | (6,513)                    | (5,959)   |
| Net (decrease) increase in securities sold under agreements to repurchase         | (987)                      | 1,301     |
| Repayments of Federal Home Loan Bank advances                                     | (6,637)                    | (5,656)   |
| Proceeds from Federal Home Loan Bank advances                                     | 13,147                     | 7,377     |
| Decrease in advance deposits by borrowers for taxes and insurance                 | (478)                      | (49)      |
| Dividends paid  | (368)                      | (386)     |
| Stock repurchases   | (3,654)                    | (4,984)   |
| Net Cash Used in Financing Activities   | (2,498)                    | (7,150)   |
| Net Decrease in Cash and Cash Equivalents   | (7,901)                    | (2,487)   |
| Cash and Cash Equivalents - Beginning   | 14,991                     | 18,774    |
| Cash and Cash Equivalents - Ending  | \$ 7,090                   | \$ 16,287 |
| Supplementary Cash Flows Information  |                            |           |
| Interest paid   | \$ 2,615                   | \$ 2,889  |
| Income taxes paid   | \$ 744                     | \$ 656    |
| Supplementary Schedule of Noncash Investing and Financing Activities              |                            |           |
| Foreclosed real estate acquired in settlement of loans                            | \$ 833                     | \$ 1,226  |

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, 2013          | \$ 31           | \$ 25,327                        | \$ 51,187            | \$ (2,490)                 | \$ 502  | \$ 74,557                        |
| Net income                           | -               | -                                | 2,322                | -                          | -   | 2,322                            |
| Other comprehensive income           | -               | -                                | -                    | -                          | 482   | 482                              |
| Stock repurchases (196,700 shares)   | (2)             | (3,652)                          | -                    | -                          | -   | (3,654)                          |
| Cash dividends (\$0.135 per share)   | -               | -                                | (368)                | -                          | -   | (368)                            |
| Compensation expense on stock awards | -               | 339                              | -                    | -                          | -   | 339                              |
| Compensation expense on ESOP         | -               | 88                               | -                    | 114                        | -   | 202                              |
| Balance, June 30, 2014               | <u>\$ 29</u>    | <u>\$ 22,102</u>                 | <u>\$ 53,141</u>     | <u>\$ (2,376)</u>          | <u>\$ 984</u>                                   | <u>\$ 73,880</u>                 |

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

| <u>Period</u>    | 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 |
|------------------|--|------------------------------------|---|---|
| April 1-30, 2014 | 8,000                                  | \$ 18.50                           | 8,000   | 320,224   |
| May 1-31, 2014   | -                                      | \$ -                               | -   | 312,224   |
| June 1-30, 2014  | -                                      | \$ -                               | -   | 312,224   |
| Total            | <u>8,000</u>                           | <u>\$ 18.50</u>                    | <u>8,000</u>  |   |

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

| For the Three Months Ended June 30,                             |            |             |                                   |            |             |       |
|---|------------|-------------|-----------------------------------|------------|-------------|-------|
| 2014  |            |             | 2013                              |            |             |       |
| Average<br>Outstanding<br>Balance                               | Interest   | Yield/ Rate | Average<br>Outstanding<br>Balance | Interest   | Yield/ Rate |       |
| <b>Interest-earning assets:</b>                                 |            |             |                                   |            |             |       |
| Loans   | \$ 300,068 | \$ 3,213    | 4.28%                             | \$ 291,222 | \$ 3,268    | 4.49% |
| Investment and mortgage-backed securities                       | 96,111     | 575         | 2.39%                             | 102,285    | 578         | 2.26% |
| Interest earning deposits                                       | 9,027      | 1           | 0.04%                             | 10,308     | 1           | 0.04% |
| Total interest-earning assets                                   | 405,206    | 3,789       | 3.74%                             | 403,815    | 3,847       | 3.81% |
| Noninterest-earning assets                                      | 30,669     |             |                                   | 32,438     |             |       |
| Total assets  | \$ 435,875 |             |                                   | \$ 436,253 |             |       |
| <b>Interest-bearing liabilities:</b>                            |            |             |                                   |            |             |       |
| Savings accounts  | \$ 111,708 | 49          | 0.18%                             | \$ 109,979 | 44          | 0.16% |
| Certificates of deposit   | 124,050    | 706         | 2.28%                             | 133,006    | 758         | 2.28% |
| Money market accounts   | 7,328      | 2           | 0.11%                             | 7,467      | 3           | 0.16% |
| Demand and NOW accounts   | 80,796     | 19          | 0.09%                             | 74,276     | 13          | 0.07% |
| Total deposits  | 323,882    | 776         | 0.96%                             | 324,728    | 818         | 1.01% |
| Federal Home Loan Bank advances                                 | 32,007     | 73          | 0.91%                             | 28,576     | 115         | 1.61% |
| Securities sold under agreements to repurchase                  | 3,207      | 1           | 0.12%                             | 3,440      | 1           | 0.12% |
| Total interest-bearing liabilities                              | 359,096    | 850         | 0.95%                             | 356,744    | 934         | 1.05% |
| Noninterest-bearing liabilities                                 | 3,428      |             |                                   | 2,871      |             |       |
| Total liabilities   | 362,524    |             |                                   | 359,615    |             |       |
| Stockholders' equity  | 73,351     |             |                                   | 76,638     |             |       |
| Total liabilities and stockholders' equity                      | \$ 435,875 |             |                                   | \$ 436,253 |             |       |
| Net interest income   |            | \$ 2,939    |                                   |            | \$ 2,913    |       |
| Net interest rate spread <sup>(1)</sup>                         |            |             | 2.79%                             |            |             | 2.76% |
| Net interest-earning assets <sup>(2)</sup>                      | \$ 46,110  |             |                                   | \$ 47,071  |             |       |
| Net interest margin <sup>(3)</sup>                              |            |             | 2.90%                             |            |             | 2.90% |
| Average interest-earning assets to interest-bearing liabilities | 112.84%    |             |                                   | 113.19%    |             |       |

- (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,**

|   | <b>2014</b>                                |                 |                    | <b>2013</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   | \$ 296,684                                 | \$ 9,670        | 4.35%              | \$ 293,029                                 | \$ 10,152       | 4.62%              |
| Investment and mortgage-backed securities                       | 97,291                                     | 1,707           | 2.34%              | 101,973                                    | 1,745           | 2.28%              |
| Interest earning deposits                                       | <u>9,633</u>                               | <u>3</u>        | 0.04%              | <u>9,358</u>                               | <u>4</u>        | 0.06%              |
| Total interest-earning assets                                   | 403,608                                    | <u>11,380</u>   | 3.76%              | 404,360                                    | <u>11,901</u>   | 3.92%              |
| Noninterest-earning assets                                      | <u>31,910</u>                              |                 |                    | <u>32,068</u>                              |                 |                    |
| Total assets  | <u>\$ 435,518</u>                          |                 |                    | <u>\$ 436,428</u>                          |                 |                    |
| <b>Interest-bearing liabilities:</b>                            |  |                 |                    |  |                 |                    |
| Savings accounts  | \$ 111,372                                 | 163             | 0.20%              | \$ 109,672                                 | 115             | 0.14%              |
| Certificates of deposit   | 127,293                                    | 2,179           | 2.28%              | 135,359                                    | 2,353           | 2.32%              |
| Money market accounts   | 7,690                                      | 6               | 0.10%              | 7,051                                      | 7               | 0.13%              |
| Demand and NOW accounts   | <u>78,407</u>                              | <u>56</u>       | 0.10%              | <u>73,131</u>                              | <u>39</u>       | 0.07%              |
| Total deposits  | 324,762                                    | 2,404           | 0.99%              | 325,213                                    | 2,514           | 1.03%              |
| Federal Home Loan Bank advances                                 | 30,500                                     | 224             | 0.98%              | 26,599                                     | 397             | 1.99%              |
| Securities sold under agreements to repurchase                  | <u>3,060</u>                               | <u>2</u>        | 0.09%              | <u>3,478</u>                               | <u>3</u>        | 0.12%              |
| Total interest-bearing liabilities                              | 358,322                                    | <u>2,630</u>    | 0.98%              | 355,290                                    | <u>2,914</u>    | 1.09%              |
| Noninterest-bearing liabilities                                 | <u>3,880</u>                               |                 |                    | <u>2,584</u>                               |                 |                    |
| Total liabilities   | 362,202                                    |                 |                    | 357,874                                    |                 |                    |
| Stockholders' equity  | <u>73,316</u>                              |                 |                    | <u>78,554</u>                              |                 |                    |
| Total liabilities and stockholders' equity                      | <u>\$ 435,518</u>                          |                 |                    | <u>\$ 436,428</u>                          |                 |                    |
| Net interest income   |  | <u>\$ 8,750</u> |                    |  | <u>\$ 8,987</u> |                    |
| Net interest rate spread <sup>(1)</sup>                         |  |                 | 2.78%              |  |                 | 2.83%              |
| Net interest-earning assets <sup>(2)</sup>                      | <u>\$ 45,286</u>                           |                 |                    | <u>\$ 49,070</u>                           |                 |                    |
| Net interest margin <sup>(3)</sup>                              |  |                 | 2.89%              |  |                 | 2.96%              |
| Average interest-earning assets to interest-bearing liabilities | 112.64%                                    |                 |                    | 113.81%                                    |                 |                    |

- (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<br>Cost | Gross<br>Unrealized<br>Gains | Gross<br>Unrealized<br>Losses | Fair<br>Value    |
|---|-------------------|------------------------------|-------------------------------|------------------|
| June 30, 2014:                              |                   |                              |                               |                  |
| U.S. government and agency obligations due: |                   |                              |                               |                  |
| 1 year or less                              | \$ 999            | \$ 6                         | \$ -                          | \$ 1,005         |
| Beyond 1 year but within 5 years            | 5,000             | -                            | (119)                         | 4,881            |
| Beyond 5 years but within 10 years          | 9,000             | -                            | (345)                         | 8,655            |
| Corporate bonds due:                        |                   |                              |                               |                  |
| Beyond 1 year but within 5 years            | 7,000             | 61                           | (4)                           | 7,057            |
| Municipal obligations due:                  |                   |                              |                               |                  |
| Beyond 1 year but within 5 years            | 5,956             | 173                          | -                             | 6,129            |
| Beyond 5 years but within 10 years          | 25,370            | 1,000                        | (49)                          | 26,321           |
| Beyond 10 years                             | 1,707             | 3                            | -                             | 1,710            |
| Equity securities                           | 1,859             | 240                          | (19)                          | 2,080            |
|   | <u>\$ 56,891</u>  | <u>\$ 1,483</u>              | <u>\$ (536)</u>               | <u>\$ 57,838</u> |

|   | Amortized<br>Cost | Gross<br>Unrealized<br>Gains | Gross<br>Unrealized<br>Losses | Fair<br>Value    |
|---|-------------------|------------------------------|-------------------------------|------------------|
| September 30, 2013:                         |                   |                              |                               |                  |
| U.S. government and agency obligations due: |                   |                              |                               |                  |
| Beyond 1 year but within 5 years            | \$ 10,997         | \$ 26                        | \$ (47)                       | \$ 10,976        |
| Beyond 5 years but within 10 years          | 12,000            | -                            | (618)                         | 11,382           |
| Corporate bonds due:                        |                   |                              |                               |                  |
| Beyond 1 year but within 5 years            | 7,000             | 54                           | (7)                           | 7,047            |
| Municipal obligations due:                  |                   |                              |                               |                  |
| Beyond 1 year but within 5 years            | 4,932             | 152                          | -                             | 5,084            |
| Beyond 5 years but within 10 years          | 25,498            | 940                          | (134)                         | 26,304           |
| Beyond 10 years                             | 1,708             | -                            | (44)                          | 1,664            |
| Equity securities                           | 1,468             | 145                          | (18)                          | 1,595            |
|   | <u>\$ 63,603</u>  | <u>\$ 1,317</u>              | <u>\$ (868)</u>               | <u>\$ 64,052</u> |

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

|                                     | Amortized<br>Cost | Gross<br>Unrealized<br>Gains | Gross<br>Unrealized<br>Losses | Fair<br>Value    |
|-------------------------------------|-------------------|------------------------------|-------------------------------|------------------|
| June 30, 2014:                      |                   |                              |                               |                  |
| Government pass-throughs:           |                   |                              |                               |                  |
| Ginnie Mae                          | \$ 10,497         | \$ 108                       | \$ (13)                       | \$ 10,592        |
| Fannie Mae                          | 18,703            | 403                          | -                             | 19,106           |
| Freddie Mac                         | 4,704             | 97                           | (4)                           | 4,797            |
| Private pass-throughs               | 107               | -                            | (1)                           | 106              |
| Collateralized mortgage obligations | <u>2,614</u>      | <u>3</u>                     | <u>(49)</u>                   | <u>2,568</u>     |
|                                     | <u>\$ 36,625</u>  | <u>\$ 611</u>                | <u>\$ (67)</u>                | <u>\$ 37,169</u> |
| September 30, 2013:                 |                   |                              |                               |                  |
| Government pass-throughs:           |                   |                              |                               |                  |
| Ginnie Mae                          | \$ 10,443         | \$ 66                        | \$ (5)                        | \$ 10,504        |
| Fannie Mae                          | 14,047            | 273                          | (44)                          | 14,276           |
| Freddie Mac                         | 1,914             | 115                          | -                             | 2,029            |
| Private pass-throughs               | 114               | -                            | (1)                           | 113              |
| Collateralized mortgage obligations | <u>2,871</u>      | <u>4</u>                     | <u>(96)</u>                   | <u>2,779</u>     |
|                                     | <u>\$ 29,389</u>  | <u>\$ 458</u>                | <u>\$ (146)</u>               | <u>\$ 29,701</u> |



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

|   | 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  |                   |
| June 30, 2014:                                  |   |                              |  |                  |                 |                   |
| Collectively evaluated<br>for impairment        | \$ 121,587  | \$ 100,766                   | \$ 66,434                                      | \$ 15,276        | \$ 1,392        | \$ 305,455        |
| Individually evaluated<br>for impairment        | <u>-</u>  | <u>419</u>                   | <u>-</u>                                       | <u>21</u>        | <u>-</u>        | <u>440</u>        |
| Total loans before<br>allowance for loan losses | <u>\$ 121,587</u>   | <u>\$ 101,185</u>            | <u>\$ 66,434</u>                               | <u>\$ 15,297</u> | <u>\$ 1,392</u> | <u>\$ 305,895</u> |
| September 30, 2013:                             |   |                              |  |                  |                 |                   |
| Collectively evaluated<br>for impairment        | \$ 126,956  | \$ 94,606                    | \$ 61,587                                      | \$ 11,499        | \$ 1,686        | \$ 296,334        |
| Individually evaluated<br>for impairment        | <u>-</u>  | <u>1,165</u>                 | <u>-</u>                                       | <u>40</u>        | <u>-</u>        | <u>1,205</u>      |
| Total loans before<br>allowance for loan losses | <u>\$ 126,956</u>   | <u>\$ 95,771</u>             | <u>\$ 61,587</u>                               | <u>\$ 11,539</u> | <u>\$ 1,686</u> | <u>\$ 297,539</u> |

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

|                        | Impaired Loans With |                  | Impaired Loans    | Total Impaired Loans |                  |
|------------------------|---------------------|------------------|-------------------|----------------------|------------------|
|                        | Allowance           |                  | Without           |                      |                  |
|                        | Recorded            | Related          | Recorded          | Recorded             | Unpaid Principal |
|                        | <u>Investment</u>   | <u>Allowance</u> | <u>Investment</u> | <u>Investment</u>    | <u>Balance</u>   |
| June 30, 2014:         |                     |                  |                   |                      |                  |
| Commercial real estate | \$ 419              | \$ -             | \$ -              | \$ 419               | \$ 419           |
| Commercial             | <u>21</u>           | <u>-</u>         | <u>-</u>          | <u>21</u>            | <u>21</u>        |
| Total impaired loans   | <u>\$ 440</u>       | <u>\$ -</u>      | <u>\$ -</u>       | <u>\$ 440</u>        | <u>\$ 440</u>    |
| September 30, 2013:    |                     |                  |                   |                      |                  |
| Commercial real estate | \$ 1,165            | \$ 175           | \$ -              | \$ 1,165             | \$ 1,165         |
| Commercial             | <u>40</u>           | <u>6</u>         | <u>-</u>          | <u>40</u>            | <u>40</u>        |
| Total impaired loans   | <u>\$ 1,205</u>     | <u>\$ 181</u>    | <u>\$ -</u>       | <u>\$ 1,205</u>      | <u>\$ 1,205</u>  |

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

|                                       |                   | Special        |                    |                 |                   |
|---------------------------------------|-------------------|----------------|--------------------|-----------------|-------------------|
|                                       | <u>Pass</u>       | <u>Mention</u> | <u>Substandard</u> | <u>Doubtful</u> | <u>Total</u>      |
| June 30, 2014:                        |                   |                |                    |                 |                   |
| First mortgage loans:                 |                   |                |                    |                 |                   |
| One-to-four-family residential        |                   |                |                    |                 |                   |
| and construction                      | \$ 120,468        | \$ -           | \$ 1,119           | \$ -            | \$ 121,587        |
| Commercial real estate                | 99,980            | -              | 1,205              | -               | 101,185           |
| Home equity loans and lines of credit | 66,384            | -              | 50                 | -               | 66,434            |
| Commercial loans                      | 14,434            | 842            | 21                 | -               | 15,297            |
| Other loans                           | <u>1,387</u>      | <u>-</u>       | <u>-</u>           | <u>5</u>        | <u>1,392</u>      |
| Total                                 | <u>\$ 302,653</u> | <u>\$ 842</u>  | <u>\$ 2,395</u>    | <u>\$ 5</u>     | <u>\$ 305,895</u> |

September 30, 2013:

First mortgage loans:

|                                       |                   |                 |                 |             |                   |
|---------------------------------------|-------------------|-----------------|-----------------|-------------|-------------------|
| One-to-four-family residential        |                   |                 |                 |             |                   |
| and construction                      | \$ 126,374        | \$ -            | \$ 582          | \$ -        | \$ 126,956        |
| Commercial real estate                | 93,683            | -               | 2,088           | -           | 95,771            |
| Home equity loans and lines of credit | 61,363            | -               | 224             | -           | 61,587            |
| Commercial loans                      | 10,229            | 1,270           | 40              | -           | 11,539            |
| Other loans                           | <u>1,681</u>      | <u>-</u>        | <u>5</u>        | <u>-</u>    | <u>1,686</u>      |
| Total                                 | <u>\$ 293,330</u> | <u>\$ 1,270</u> | <u>\$ 2,939</u> | <u>\$ -</u> | <u>\$ 297,539</u> |

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

|  | <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> |
|--|-------------------|--------------------------------|--------------------------------|-----------------------------------|--|------------------------|
| June 30, 2014:                                     |                   |                                |                                |                                   |  |                        |
| First mortgage loans:                              |                   |                                |                                |                                   |  |                        |
| One-to-four-family residential<br>and construction | \$ 118,646        | \$ 1,664                       | \$ 158                         | \$ 1,119                          | \$ -                                       | \$ 121,587             |
| Commercial real estate                             | 99,868            | 898                            | -                              | 419                               | -  | 101,185                |
| Home equity loans and lines of credit              | 66,196            | 94                             | 94                             | 50                                | -  | 66,434                 |
| Commercial loans                                   | 15,058            | 197                            | 21                             | 21                                | -  | 15,297                 |
| Other loans  | <u>1,373</u>      | <u>14</u>                      | <u>-</u>                       | <u>5</u>                          | <u>-</u>                                   | <u>1,392</u>           |
| Total  | <u>\$ 301,141</u> | <u>\$ 2,867</u>                | <u>\$ 273</u>                  | <u>\$ 1,614</u>                   | <u>\$ -</u>                                | <u>\$ 305,895</u>      |
| September 30, 2013:                                |                   |                                |                                |                                   |  |                        |
| First mortgage loans:                              |                   |                                |                                |                                   |  |                        |
| One-to-four-family residential<br>and construction | \$ 124,249        | \$ 1,658                       | \$ 467                         | \$ 582                            | \$ -                                       | \$ 126,956             |
| Commercial real estate                             | 93,534            | 1,072                          | -                              | 1,165                             | -  | 95,771                 |
| Home equity loans and lines of credit              | 60,998            | 284                            | 81                             | 224                               | -  | 61,587                 |
| Commercial loans                                   | 11,354            | 141                            | 4                              | 40                                | -  | 11,539                 |
| Other loans  | <u>1,670</u>      | <u>11</u>                      | <u>5</u>                       | <u>-</u>                          | <u>-</u>                                   | <u>1,686</u>           |
| Total  | <u>\$ 291,805</u> | <u>\$ 3,166</u>                | <u>\$ 557</u>                  | <u>\$ 2,011</u>                   | <u>\$ -</u>                                | <u>\$ 297,539</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, 2013 | \$ 1,185  | \$ 1,764                     | \$ 457   | \$ 421        | \$ 48          | \$ 3,875        |
| Charge-offs                   | (16)  | -                            | (43)   | (2)           | (22)           | (83)            |
| Recoveries                    | -   | 4                            | 1  | 339           | 7              | 351             |
| Provision                     | <u>-</u>  | <u>-</u>                     | <u>-</u>                                       | <u>-</u>      | <u>-</u>       | <u>-</u>        |
| Balance at June 30, 2014      | <u>\$ 1,169</u>   | <u>\$ 1,768</u>              | <u>\$ 415</u>                                  | <u>\$ 758</u> | <u>\$ 33</u>   | <u>\$ 4,143</u> |