

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

	September 30, 2014	September 30, 2013
ASSETS		
Cash on hand and due from banks	\$ 2,166	\$ 2,559
Interest-earning deposits in other institutions	<u>5,646</u>	<u>12,432</u>
Cash and Cash Equivalents	7,812	14,991
Certificates of deposit	1,000	1,000
Investment securities available for sale	57,945	64,052
Mortgage-backed securities available for sale	32,758	29,701
Federal Home Loan Bank stock, at cost	3,544	2,757
Loans receivable, net of allowance for loan losses of \$3,919 and \$3,875	312,126	293,664
Foreclosed real estate	476	607
Office properties and equipment, net	3,312	3,586
Bank-owned life insurance	14,145	13,722
Goodwill	8,769	8,769
Core deposit intangible	183	351
Accrued interest receivable and other assets	<u>3,393</u>	<u>3,671</u>
TOTAL ASSETS		
	<u>\$ 445,463</u>	<u>\$ 436,871</u>
LIABILITIES AND STOCKHOLDERS' EQUITY		
Liabilities		
Deposits:		
Demand, savings and club accounts	\$ 198,911	\$ 195,628
Certificate accounts	<u>121,567</u>	<u>130,497</u>
Total Deposits	320,478	326,125
Federal Home Loan Bank advances	47,272	28,892
Securities sold under agreements to repurchase	2,228	4,194
Advance deposits by borrowers for taxes and insurance	14	547
Accrued interest payable and other liabilities	<u>2,412</u>	<u>2,556</u>
TOTAL LIABILITIES	<u>372,404</u>	<u>362,314</u>
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, 2,830,697 and 3,111,297 shares outstanding, respectively	28	31
Additional paid-in-capital	20,556	25,327
Retained earnings	53,874	51,187
Unearned Employee Stock Ownership Plan (ESOP) shares	(2,337)	(2,490)
Accumulated other comprehensive income	<u>938</u>	<u>502</u>
TOTAL STOCKHOLDERS' EQUITY	<u>73,059</u>	<u>74,557</u>
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	<u>\$ 445,463</u>	<u>\$ 436,871</u>

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

	Three Months Ended September 30,		Year Ended September 30,	
	2014	2013	2014	2013
Interest and Dividend Income				
Loans, including fees	\$ 3,328	\$ 3,277	\$ 12,998	\$ 13,429
Mortgage-backed securities	181	158	730	701
Investment securities:				
Taxable	133	177	586	706
Tax-exempt	233	227	937	900
Interest-earning deposits and federal funds sold	1	1	4	5
Total Interest and Dividend Income	<u>3,876</u>	<u>3,840</u>	<u>15,255</u>	<u>15,741</u>
Interest Expense				
Deposits	770	814	3,174	3,328
Federal Home Loan Bank advances	92	95	316	492
Securities sold under agreements to repurchase	1	1	3	4
Total Interest Expense	<u>863</u>	<u>910</u>	<u>3,493</u>	<u>3,824</u>
Net Interest Income	3,013	2,930	11,762	11,917
Provision for Loan Losses	-	-	-	375
Net Interest Income after Provision for Loan Losses	<u>3,013</u>	<u>2,930</u>	<u>11,762</u>	<u>11,542</u>
Noninterest Income				
Service charges	443	448	1,754	1,762
Earnings on bank-owned life insurance	123	125	497	496
Net securities gains	50	38	97	79
Net loan sale gains	6	6	52	205
Annuity and mutual fund fees	63	50	262	194
Other income	39	11	140	66
Total Noninterest Income	<u>724</u>	<u>678</u>	<u>2,802</u>	<u>2,802</u>
Noninterest Expenses				
Compensation and employee benefits	1,602	1,538	6,380	6,210
Data processing	109	112	441	421
Premises and occupancy costs	275	293	1,190	1,158
Core deposit amortization	42	42	168	168
Automatic teller machine expense	84	83	322	313
Federal deposit insurance	51	54	209	258
Other operating expenses	355	548	1,432	1,957
Total Noninterest Expenses	<u>2,518</u>	<u>2,670</u>	<u>10,142</u>	<u>10,485</u>
Income before Income Tax Expense	1,219	938	4,422	3,859
Income Tax Expense	366	253	1,247	977
Net Income	<u>\$ 853</u>	<u>\$ 685</u>	<u>\$ 3,175</u>	<u>\$ 2,882</u>
Basic earnings per common share	<u>\$ 0.33</u>	<u>\$ 0.24</u>	<u>\$ 1.20</u>	<u>\$ 0.97</u>
Diluted earnings per common share	<u>\$ 0.32</u>	<u>\$ 0.24</u>	<u>\$ 1.19</u>	<u>\$ 0.97</u>
Cash dividends paid per common share	<u>\$ 0.045</u>	<u>\$ 0.045</u>	<u>\$ 0.180</u>	<u>\$ 0.180</u>
Basic weighted average shares outstanding	<u>2,579,353</u>	<u>2,835,353</u>	<u>2,641,268</u>	<u>2,966,107</u>
Diluted weighted average shares outstanding	<u>2,627,792</u>	<u>2,894,951</u>	<u>2,663,375</u>	<u>2,975,372</u>

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

	Year Ended September 30,	
	2014	2013
Cash Flows from Operating Activities		
Net income	\$ 3,175	2,882
Adjustments to reconcile net income to net cash provided by operating activities:		
Depreciation and amortization	907	875
Provision for loan losses	-	375
Net gain on securities	(97)	(79)
Origination of loans held for sale	(2,870)	(7,358)
Proceeds from sale of loans held for sale	2,922	8,468
Net loan sale gains	(52)	(205)
Compensation expense on ESOP	276	268
Compensation expense on stock awards	452	452
Deferred income taxes	(3)	241
Decrease (increase) in accrued interest receivable and other assets	57	(283)
Decrease in prepaid Federal deposit insurance	-	584
Earnings on bank-owned life insurance	(497)	(496)
(Decrease) increase in accrued interest payable and other liabilities	(144)	256
Other, net	(75)	(21)
Net Cash Provided by Operating Activities	4,051	5,959
Cash Flows (Used in) Provided by Investing Activities		
Net increase in loans receivable	(19,477)	(4,152)
Purchases of certificates of deposit	-	(1,000)
Purchases of investment securities	(2,094)	(15,309)
Purchases of mortgage-backed securities	(12,434)	(2,992)
Proceeds from maturities/principal repayments/calls of investment securities	8,537	12,228
Proceeds from maturities/principal repayments of mortgage-backed securities	6,686	12,074
Proceeds from sales of investment securities	258	265
Proceeds from sales of mortgage-backed securities	2,535	-
Purchase of Federal Home Loan Bank stock	(842)	(760)
Redemption of Federal Home Loan Bank stock	55	686
Purchases of bank-owned life insurance	-	(3,000)
Proceeds from sales of foreclosed real estate	1,294	1,160
Net purchases of office properties and equipment	(145)	(86)
Net Cash Used in Investing Activities	(15,627)	(886)
Cash Flows Provided by (Used in) Financing Activities		
Net increase in demand, savings and club accounts	3,283	3,362
Net decrease in certificate accounts	(8,930)	(7,536)
Net (decrease) increase in securities sold under agreements to repurchase	(1,966)	962
Repayments of Federal Home Loan Bank advances	(9,539)	(12,925)
Proceeds from Federal Home Loan Bank advances	27,919	14,968
Decrease in advance deposits by borrowers for taxes and insurance	(533)	(88)
Excess tax benefits from stock based compensation	22	22
Dividends paid	(488)	(517)
Stock repurchases	(5,371)	(7,104)
Net Cash Provided by (Used in) Financing Activities	4,397	(8,856)
Net Decrease in Cash and Cash Equivalents	(7,179)	(3,783)
Cash and Cash Equivalents - Beginning	14,991	18,774
Cash and Cash Equivalents - Ending	\$ 7,812	\$ 14,991
Supplementary Cash Flows Information		
Interest paid	\$ 3,510	\$ 3,865
Income taxes paid	\$ 1,202	\$ 917
Supplementary Schedule of Noncash Investing and Financing Activities		
Foreclosed real estate acquired in settlement of loans	\$ 1,015	\$ 1,226

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, 2013	\$ 31	\$ 25,327	\$ 51,187	\$ (2,490)	\$ 502	\$ 74,557
Net income	-	-	3,175	-	-	3,175
Other comprehensive income	-	-	-	-	436	436
Stock repurchases (280,600 shares)	(3)	(5,368)	-	-	-	(5,371)
Cash dividends (\$0.18 per share)	-	-	(488)	-	-	(488)
Compensation expense on stock awards	-	452	-	-	-	452
Excess tax benefits from stock based compensation	-	22	-	-	-	22
Compensation expense on ESOP	-	123	-	153	-	276
Balance, September 30, 2014	<u>\$ 28</u>	<u>\$ 20,556</u>	<u>\$ 53,874</u>	<u>\$ (2,337)</u>	<u>\$ 938</u>	<u>\$ 73,059</u>

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
July 1-31, 2014	-	\$ -	-	312,224
August 1-31, 2014	83,900	\$ 19.99	83,900	228,324
September 1-30, 2014	-	\$ -	-	228,324
Total	<u>83,900</u>	<u>\$ 19.99</u>	<u>83,900</u>	

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

	For the Three Months Ended September 30,					
	2014			2013		
	Average Outstanding Balance	Interest	Yield/ Rate	Average Outstanding Balance	Interest	Yield/ Rate
Interest-earning assets:						
Loans	\$ 312,073	\$ 3,328	4.27%	\$ 296,429	\$ 3,277	4.42%
Investment and mortgage-backed securities	92,154	547	2.37%	97,182	562	2.31%
Interest earning deposits	<u>6,749</u>	<u>1</u>	0.06%	<u>8,773</u>	<u>1</u>	0.05%
Total interest-earning assets	410,976	<u>3,876</u>	3.77%	402,384	<u>3,840</u>	3.82%
Noninterest-earning assets	<u>30,759</u>			<u>31,248</u>		
Total assets	<u>\$ 441,735</u>			<u>\$ 433,632</u>		
Interest-bearing liabilities:						
Savings accounts	\$ 108,225	44	0.16%	\$ 108,868	52	0.19%
Certificates of deposit	123,505	704	2.28%	131,262	742	2.26%
Money market accounts	7,964	3	0.15%	7,244	3	0.17%
Demand and NOW accounts	<u>82,081</u>	<u>19</u>	0.09%	<u>75,437</u>	<u>17</u>	0.09%
Total deposits	321,775	770	0.96%	322,811	814	1.01%
Federal Home Loan Bank advances	41,943	92	0.88%	29,459	95	1.29%
Securities sold under agreements to repurchase	<u>2,370</u>	<u>1</u>	0.17%	<u>3,310</u>	<u>1</u>	0.12%
Total interest-bearing liabilities	366,088	<u>863</u>	0.94%	355,580	<u>910</u>	1.02%
Noninterest-bearing liabilities	<u>2,165</u>			<u>3,195</u>		
Total liabilities	368,253			358,775		
Stockholders' equity	<u>73,482</u>			<u>74,857</u>		
Total liabilities and stockholders' equity	<u>\$ 441,735</u>			<u>\$ 433,632</u>		
Net interest income		<u>\$ 3,013</u>			<u>\$ 2,930</u>	
Net interest rate spread ⁽¹⁾			2.83%			2.79%
Net interest-earning assets ⁽²⁾	<u>\$ 44,888</u>			<u>\$ 46,804</u>		
Net interest margin ⁽³⁾			2.93%			2.91%
Average interest-earning assets to interest-bearing liabilities	112.26%			113.16%		

- (1) Net interest rate spread represents the difference between the yield on average interest-earning assets and the cost of average interest-bearing liabilities.
- (2) Net interest-earning assets represents total interest-earning assets less total interest-bearing liabilities.
- (3) Net interest margin represents net interest income divided by average total interest-earning assets.

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

For the Year Ended September 30,

	2014			2013		
	Average Outstanding Balance	Interest	Yield/ Rate	Average Outstanding Balance	Interest	Yield/ Rate
Interest-earning assets:						
Loans	\$ 300,531	\$ 12,998	4.33%	\$ 293,879	\$ 13,429	4.57%
Investment and mortgage-backed securities	96,007	2,254	2.35%	100,775	2,307	2.29%
Interest earning deposits	<u>8,912</u>	<u>3</u>	0.03%	<u>10,434</u>	<u>5</u>	0.05%
Total interest-earning assets	405,450	<u>15,255</u>	3.76%	405,088	<u>15,741</u>	3.89%
Noninterest-earning assets	<u>31,622</u>			<u>30,641</u>		
Total assets	<u>\$ 437,072</u>			<u>\$ 435,729</u>		
Interest-bearing liabilities:						
Savings accounts	\$ 110,586	208	0.19%	\$ 109,471	177	0.16%
Certificates of deposit	126,346	2,883	2.28%	134,335	3,079	2.29%
Money market accounts	7,758	8	0.10%	7,099	10	0.14%
Demand and NOW accounts	<u>79,325</u>	<u>75</u>	0.09%	<u>73,708</u>	<u>62</u>	0.08%
Total deposits	324,015	3,174	0.98%	324,613	3,328	1.03%
Federal Home Loan Bank advances	33,361	316	0.95%	27,314	492	1.80%
Securities sold under agreements to repurchase	<u>2,887</u>	<u>3</u>	0.10%	<u>3,436</u>	<u>4</u>	0.12%
Total interest-bearing liabilities	360,263	<u>3,493</u>	0.97%	355,363	<u>3,824</u>	1.08%
Noninterest-bearing liabilities	<u>3,452</u>			<u>2,736</u>		
Total liabilities	363,715			358,099		
Stockholders' equity	<u>73,357</u>			<u>77,630</u>		
Total liabilities and stockholders' equity	<u>\$ 437,072</u>			<u>\$ 435,729</u>		
Net interest income		<u>\$ 11,762</u>			<u>\$ 11,917</u>	
Net interest rate spread ⁽¹⁾			2.79%			2.81%
Net interest-earning assets ⁽²⁾	<u>\$ 45,187</u>			<u>\$ 49,725</u>		
Net interest margin ⁽³⁾			2.90%			2.94%
Average interest-earning assets to interest-bearing liabilities	112.54%			113.99%		

- (1) Net interest rate spread represents the difference between the yield on average interest-earning assets and the cost of average interest-bearing liabilities.
- (2) Net interest-earning assets represents total interest-earning assets less total interest-bearing liabilities.
- (3) Net interest margin represents net interest income divided by average total interest-earning assets.

Standard Financial Corp.
Investment Securities
(Dollars in thousands)
(Unaudited)

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
September 30, 2014:				
U.S. government and agency obligations due:				
1 year or less	\$ 1,000	\$ 2	\$ -	\$ 1,002
Beyond 1 year but within 5 years	5,000	-	(90)	4,910
Beyond 5 years but within 10 years	9,000	-	(308)	8,692
Corporate bonds due:				
1 year or less	6,000	18	(9)	6,009
Beyond 1 year but within 5 years	1,000	32	-	1,032
Municipal obligations due:				
Beyond 1 year but within 5 years	6,565	170	-	6,735
Beyond 5 years but within 10 years	25,680	1,036	(27)	26,689
Beyond 10 years	672	5	-	677
Equity securities	<u>2,017</u>	<u>221</u>	<u>(39)</u>	<u>2,199</u>
	<u>\$ 56,934</u>	<u>\$ 1,484</u>	<u>\$ (473)</u>	<u>\$ 57,945</u>

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair 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	<u>1,468</u>	<u>145</u>	<u>(18)</u>	<u>1,595</u>
	<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 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	<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>

	Amortized Cost	Gross Unrealized Gains	Gross Unrealized Losses	Fair Value
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- family Residential and Construction	Commercial Real Estate	Home Equity Loans and Lines of Credit	Commercial	Other Loans	
September 30, 2014:						
Collectively evaluated for impairment	\$ 125,138	\$ 101,864	\$ 74,414	\$ 12,717	\$ 1,313	\$ 315,446
Individually evaluated for impairment	<u>-</u>	<u>33</u>	<u>-</u>	<u>566</u>	<u>-</u>	<u>599</u>
Total loans before allowance for loan losses	<u>\$ 125,138</u>	<u>\$ 101,897</u>	<u>\$ 74,414</u>	<u>\$ 13,283</u>	<u>\$ 1,313</u>	<u>\$ 316,045</u>
September 30, 2013:						
Collectively evaluated for impairment	\$ 126,956	\$ 94,606	\$ 61,587	\$ 11,499	\$ 1,686	\$ 296,334
Individually evaluated for impairment	<u>-</u>	<u>1,165</u>	<u>-</u>	<u>40</u>	<u>-</u>	<u>1,205</u>
Total loans before 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 Allowance		Impaired Loans Without 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>
September 30, 2014:					
Commercial real estate	\$ 33	\$ -	\$ -	\$ 33	\$ 33
Commercial	<u>566</u>	<u>-</u>	<u>-</u>	<u>566</u>	<u>566</u>
Total impaired loans	<u><u>\$ 599</u></u>	<u><u>\$ -</u></u>	<u><u>\$ -</u></u>	<u><u>\$ 599</u></u>	<u><u>\$ 599</u></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><u>\$ 1,205</u></u>	<u><u>\$ 181</u></u>	<u><u>\$ -</u></u>	<u><u>\$ 1,205</u></u>	<u><u>\$ 1,205</u></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>
September 30, 2014:					
First mortgage loans:					
One-to-four-family residential and construction	\$ 124,602	\$ -	\$ 536	\$ -	\$ 125,138
Commercial real estate	101,093	-	804	-	101,897
Home equity loans and lines of credit	74,364	-	50	-	74,414
Commercial loans	12,717	-	566	-	13,283
Other loans	<u>1,309</u>	<u>-</u>	<u>4</u>	<u>-</u>	<u>1,313</u>
Total	<u>\$ 314,085</u>	<u>\$ -</u>	<u>\$ 1,960</u>	<u>\$ -</u>	<u>\$ 316,045</u>

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 Past Due</u>	<u>60-89 Days Past Due</u>	<u>Non-Accrual (90 Days+)</u>	<u>90 Days Past Due & Accruing</u>	<u>Total Loans</u>
September 30, 2014:						
First mortgage loans:						
One-to-four-family residential and construction	\$ 123,254	\$ 855	\$ 493	\$ 536	\$ -	\$ 125,138
Commercial real estate	101,252	257	355	33	-	101,897
Home equity loans and lines of credit	74,148	125	91	50	-	74,414
Commercial loans	12,714	484	85	-	-	13,283
Other loans	<u>1,283</u>	<u>22</u>	<u>8</u>	<u>-</u>	<u>-</u>	<u>1,313</u>
Total	<u>\$ 312,651</u>	<u>\$ 1,743</u>	<u>\$ 1,032</u>	<u>\$ 619</u>	<u>\$ -</u>	<u>\$ 316,045</u>
September 30, 2013:						
First mortgage loans:						
One-to-four-family residential 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- 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, 2013	\$ 1,185	\$ 1,764	\$ 457	\$ 421	\$ 48	\$ 3,875
Charge-offs	(76)	-	(43)	(191)	(29)	(339)
Recoveries	1	6	4	365	7	383
Provision	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Balance at September 30, 2014	<u>\$ 1,110</u>	<u>\$ 1,770</u>	<u>\$ 418</u>	<u>\$ 595</u>	<u>\$ 26</u>	<u>\$ 3,919</u>