

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

	December 31, 2015 (Unaudited)	September 30, 2015
<b>ASSETS</b>		
Cash on hand and due from banks	\$ 1,942	\$ 2,325
Interest-earning deposits in other institutions	8,617	12,723
Cash and Cash Equivalents	10,559	15,048
Certificates of deposit	1,000	1,000
Investment securities available for sale	42,791	44,072
Mortgage-backed securities available for sale	25,153	26,745
Federal Home Loan Bank stock, at cost	3,573	3,308
Loans receivable, net of allowance for loan losses of \$3,811 and \$3,879	353,823	347,614
Loans held for Sale	-	114
Foreclosed real estate	334	357
Office properties and equipment, net	3,328	3,293
Bank-owned life insurance	14,651	14,551
Goodwill	8,769	8,769
Core deposit intangible	-	15
Accrued interest receivable and other assets	3,736	3,671
<b>TOTAL ASSETS</b>	<b>\$ 467,717</b>	<b>\$ 468,557</b>
<b>LIABILITIES AND STOCKHOLDERS' EQUITY</b>		
<b>Liabilities</b>		
Deposits:		
Demand, savings and club accounts	\$ 202,567	\$ 206,760
Certificate accounts	123,955	124,519
Total Deposits	326,522	331,279
Federal Home Loan Bank advances	61,663	56,140
Securities sold under agreements to repurchase	1,827	1,671
Advance deposits by borrowers for taxes and insurance	22	11
Securities purchased not settled	-	2,512
Accrued interest payable and other liabilities	2,607	2,667
<b>TOTAL LIABILITIES</b>	<b>392,641</b>	<b>394,280</b>
<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, 2,748,429 and 2,748,429 shares outstanding, respectively	27	27
Additional paid-in-capital	19,632	19,465
Retained earnings	57,440	56,792
Unearned Employee Stock Ownership Plan (ESOP) shares	(2,145)	(2,184)
Accumulated other comprehensive income	122	177
<b>TOTAL STOCKHOLDERS' EQUITY</b>	<b>75,076</b>	<b>74,277</b>
<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<b>\$ 467,717</b>	<b>\$ 468,557</b>