

Board of Governors of the Federal Reserve System **RECEIVED**  
SUPERVISION & REGULATION



# Annual Report of Holding Companies—FR Y-6

2015 DEC 29 PM 3:20  
FEDERAL RESERVE BANK  
OF CLEVELAND

## Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

**September 30, 2015**

Month / Day / Year

**None**

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

**Standard Financial Corp.**

Legal Title of Holding Company

**2640 Monroeville Blvd.**

(Mailing Address of the Holding Company) Street / P.O. Box

<b>Monroeville</b>	<b>PA</b>	<b>15146</b>
City	State	Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

<b>Colleen M. Brown</b>	<b>CFO</b>
Name	Title

**412-856-0363**

Area Code / Phone Number / Extension

**412-856-2045**

Area Code / FAX Number

**cbrown@standardbankpa.com**

E-mail Address

**www.standardbankpa.com**

Address (URL) for the Holding Company's web page

I, **Timothy K. Zimmerman**

Name of the Holding Company Director and Official

**President, CEO & Director**

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

**12/29/15**  
Date of Signature

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID **483442**  
C.I. \_\_\_\_\_

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

- In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.
- The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

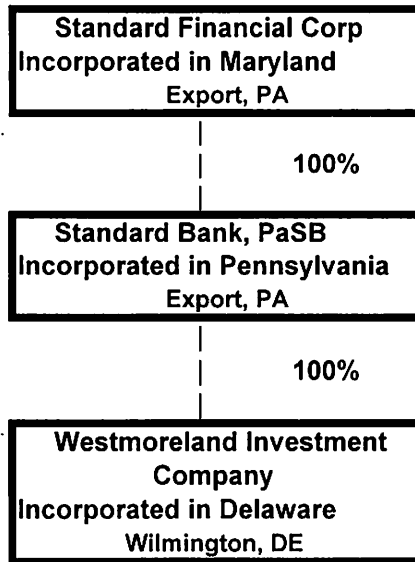
**Form FR Y - 6**

**Standard Financial Corp.  
Export, Pennsylvania  
Fiscal Year Ending September 30, 2015**

**Report Item:**

1. Standard Financial Corp. does prepare an annual report for its Board of Trustees. Enclosed are three copies of the annual report.

2a. Organization Chart



2b. Branch List submitted via e-mail on December 16, 2015

**Results:** A list of branches for your depository institution **STANDARD BANK, PASB (ID\_RSSD 811279)**  
 This depository institution is held by **STANDARD FINANCIAL CORP (4183442) of EXPORT, PA**.  
 The data are as of **09/30/2015**. Data reflects information that was received and processed through **10/06/2015**.

**Reconciliation and Verification Steps**

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

**Actions**

- OK:** If the branch information is correct, enter 'OK' in the **Data Action** column.
- Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- Close:** If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.  
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

**Note:**

To satisfy the **FR Y-10 reporting requirements**, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of **Change, Close, Delete, or Add**.  
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	s
OK		Full Service (Head Office)	811279	STANDARD BANK, PASB	4785 OLD WILLIAM PENN	EXPORT	PA	15632	WESTMORELAND	UNITED STATES	40591	0	STANDARD BANK, PASB	811279	
OK		Limited Service	3228814	CUMBERLAND BRANCH	200 NORTH MECHANIC STREET	CUMBERLAND	MD	21502	ALLEGANY	UNITED STATES	365746	15	STANDARD BANK, PASB	811279	
OK		Full Service	2604475	LAVALE BRANCH	1275 NATIONAL HIGHWAY	LAVALE	MD	21502	ALLEGANY	UNITED STATES	215860	14	STANDARD BANK, PASB	811279	
OK		Full Service	4262767	GREENSBURG OFFICE	5150 ROUTE 30	GREENSBURG	PA	15601	WESTMORELAND	UNITED STATES	518775	16	STANDARD BANK, PASB	811279	
OK		Full Service	3669079	HYNDMAN BRANCH	3945 CENTER STREET	HYNDMAN	PA	15545	BEDFORD	UNITED STATES	4890	12	STANDARD BANK, PASB	811279	
OK		Full Service	2314448	LIGONIER BRANCH	211 WEST MAIN ST.	LIGONIER	PA	15658	WESTMORELAND	UNITED STATES	263305	3	STANDARD BANK, PASB	811279	
OK		Full Service	2314402	MONROEVILLE BRANCH	2640 MONROEVILLE BLVD	MONROEVILLE	PA	15146	ALLEGHENY	UNITED STATES	263303	1	STANDARD BANK, PASB	811279	
OK		Full Service	2314457	MOUNT PLEASANT BRANCH	659 WEST MAIN STREET	MOUNT PLEASANT	PA	15666	WESTMORELAND	UNITED STATES	263304	2	STANDARD BANK, PASB	811279	
OK		Full Service	2314466	SCOTSDALE BRANCH	100 PITTSBURGH ST.	SCOTSDALE	PA	15683	WESTMORELAND	UNITED STATES	263309	7	STANDARD BANK, PASB	811279	

Standard Financial Corp  
 Export, Pennsylvania  
 Fiscal Year Ending September 30, 2015

Report Item 3: Shareholders

1.a. 1.b. 1.c., 2.a. 2.b. 2.c.

Current Shareholders with ownership, control or holdings of 5% or more with power to vote as of 9-30-15			Shareholders not listed in 3.1.a. through 3.1.c. that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 9-30-15		
1.a Name & Address (City, State, Country)	1.b. Country of Citizenship or Incorporation	1.c. Number and Percentage of Each Class of Voting Securities	2.a Name & Address (City, State, Country)	2.b. Country of Citizenship or Incorporation	2.c. Number and Percentage of Each Class of Voting Securities
Standard Bank, PaSB ESOP Monroeville, PA	USA	273,834 - 9.96% Common Stock	N/A	N/A	N/A
Maltese Capital Management LLC New York, NY	USA	272,000 - 9.89% Common Stock			

Source: www.msn.com and www.finance.yahoo.com

Standard Financial Corp.  
Export, Pennsylvania  
Fiscal Year Ending September 30, 2015

## Report Item 4: Insiders

1, 2, 3, a, b, c and 4 a, b, c.

1 Name & Address (City, State, Country)	2 Principal Occupation if other than with Bank Holding Company	3 a Title & Position with Bank Holding Company	3 b Title & Position with Subsidiaries (include names of subsidiaries) (All positions below are with Standard Bank, PaSB)	3 c Title & Position with Other Businesses (include names of other businesses)	4 a Percentage of Voting Shares in Bank Holding Company	4 b Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	4 c List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Terence L. Graft Greensburg, PA	Owner, Kepple-Graft Funeral Home, Inc Owner, Graft-Jacquillard Funeral Home	Trustee	Director and Vice Chairman	President - Kepple-Graft Funeral Home President - Graft - Jacquillard Funeral Home	1.50%	N/A	Kepple-Graft Funeral Home, Inc (100%) Graft-Jacquillard Funeral Home (65%)
Horace G. Cofer Murrysville, PA	President, Horace Cofer Associates, Inc	Trustee	Director	President, Horace Cofer Associates, Inc	0.62%	N/A	Horace Cofer Associates, Inc (100%) Hire Golden, Inc (20%)
Dale A. Walker Mt Pleasant, PA	CPA, Dale A. Walker C P A	Trustee	Director	Director and Treasurer, Penn Laurel Holdings	1.00%	N/A	N/A
Dave Mathews LaVale, MD	Banking, Standard Bank, PaSB	Trustee	Director	N/A	1.78%	N/A	N/A
William T. Fern Murrysville, PA	Chairman & CEO, Fern Enterprises, Inc	Trustee	Director	President/Director, Fern Supermarkets, Inc Director, Fern Land Company Director, Franklin Plaza, Inc VP/Director, Lamplighter Inc, Secretary/Director, Value Drug Company	1.37%	N/A	Fern Enterprises Inc (29%) Fern Supermarkets Inc (29%) Franklin Plaza Inc (29%) Fern Land Company (29%)
Thomas J. Rennie Ligonier, PA	CPA, Rennie & Associates, CPAs PC		Director	Officer, TDTM Properties, LLC	0.81%	N/A	N/A
Timothy K. Zimmerman Pittsburgh, PA	Banking, Standard Bank, PaSB	Trustee, President and Chief Executive Officer	Director, President and Chief Executive Officer	N/A	3.51%	N/A	N/A
Colleen M. Brown Pittsburgh, PA	Banking, Standard Bank, PaSB	Senior Vice President, Chief Financial Officer, and Treasurer	Senior Vice President, Chief Financial Officer, and Treasurer	N/A	1.92%	N/A	N/A
Paul Knapp Trafford, PA	Banking, Standard Bank, PaSB	Senior Vice President, Chief Commercial Lending Officer	Senior Vice President, Chief Commercial Lending Officer	N/A	1.47%	N/A	N/A
Susan A. Parente Pittsburgh, PA	Banking, Standard Bank, PaSB	Senior Vice President and Controller	Senior Vice President and Controller	N/A	0.66%	N/A	N/A