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Standard Fin Form 4 July 30, 2013 FORN	3 1 /		CURITIES AND EXC		COMMISSION	OMB AF OMB Number:	PPROVAL 3235-0287
Check thi if no long subject to Section 1 Form 4 o Form 5 obligation may cont	6. r Filed purs inue. Section 17(a	STATEMENT OF CHANGES IN BENEFICIAL OWNERSHI SECURITIES Filed pursuant to Section 16(a) of the Securities Exchange Act of 1 Section 17(a) of the Public Utility Holding Company Act of 1935 or 20(b) of the Investment Company Act of 1040					January 31, 2005 Iverage rs per 0.5
See Instru 1(b). (Print or Type F		50(11) 01 1	ie nivestnent Compan	y Act of 19-	ro		
1. Name and Address of Reporting Person <u>*</u> Knapp Paul A		Sym	Issuer Name and Ticker or ' ibol ndard Financial Corp. [5. Relationship of Reporting Person(s) to Issuer (Check all applicable)			
(Last) (First) (Middle) C/O STANDARD BANK, 2640 MONROEVILLE BOULEVARD			ate of Earliest Transaction nth/Day/Year) 25/2013	Director 10% Owner X Officer (give title Other (specify below) below) SVP/Chief Comm. Lend. Officer			
			Amendment, Date Original d(Month/Day/Year)	 6. Individual or Joint/Group Filing(Check Applicable Line) _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person 			
(City)	(State)	(Zip)	Table I - Non-Derivative S	Securities Acq	uired, Disposed of	, or Beneficial	ly Owned
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Dat any (Month/Day/Y	e, if Transaction(A) or Dis Code (Instr. 3, 4 Year) (Instr. 8)	(A) or	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	
Common Stock	07/25/2013		$\begin{array}{ccc} \text{Code } V & \text{Amount} \\ F & 699 \ \underline{(1)} \end{array}$	(D) Price D \$ 19.48	7,351	D	
Common Stock					50	Ι	By Spouse
Common Stock					20,153 <u>(2)</u>	I	By 401(k)
Common Stock					1,181 <u>(2)</u>	Ι	By ESOP

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative	2. Conversion	3. Transaction Date (Month/Day/Year)		4. Transactio	5. Wumber	6. Date Exerci Expiration Date		7. Title and A		8. Pri Deriv
Security (Instr. 3)	or Exercise Price of Derivative Security	(Month/Day/Year)	Execution Date, if any (Month/Day/Year)	Code (Instr. 8)	of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	(Month/Day/Year) ((Instr. 3 and 4)		Secur (Instr
				Code V	(A) (D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	
Stock Options	\$ 16.5					07/25/2013	07/24/2022	Common Stock	20,000	
Repo	rting O	wners								

Reporting Owner Name / Address	Relationships					
	Director	10% Owner	Officer	Other		
Knapp Paul A C/O STANDARD BANK 2640 MONROEVILLE BOULEVARD MONROEVILLE, PA 15146			SVP/Chief Comm. Lend. Officer			
Signatures						
Timothy K. Zimmerman, Pursuant to Power of Attorney			07/30/2013			
**Signature of Reporting Person			Date			
Explanation of Respons	es:					

- * If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Reporting person was granted 8,050 shares of restricted stock on July 25, 2012 that vest at a rate of 20% per year commencing on July 25, 2013. The issuer withheld 699 shares as payment of reporting person's income tax withholding in connection with the award amount that

- (1) 2013. The issuer withheld 055 shares as payment of reporting person's meonie tax withholding in connection with the award amount that vested on July 25, 2013. Computation of the number of shares withheld for payment of tax was based upon the closing price of issuer's stock on vesting date.
- (2) Includes transactions not required to be reported pursuant to Section 16 of the Securities Exchange Act of 1934, as amended
- (3) Stock options vest at a rate of 20% per year commencing on July 25, 2013

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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