

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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.

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.

I, Todd D. Brice

Name of the Holding Company Director and Official

Director, President & CEO

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

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
C.I.

1071397

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, N.W., Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

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.

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

December 31, 2013

Month / Day / Year

Reporter's Name, Street, and Mailing Address

S&T Bancorp, Inc.

Legal Title of Holding Company

800 Philadelphia Street

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

Indiana

PA

15701

City

State

Zip Code

Physical location (if different from mailing address)

Person to whom questions about this report should be directed:

Sarah Hvizdak

VP Financial Reporting Mgr

Name

Title

724-427-2348

Area Code / Phone Number / Extension

724-465-4841

Area Code / FAX Number

sarah.hvizdak@stbank.net

E-mail Address

www.stbancorp.com

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

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

S&T Bancorp, Inc.

Indiana, Pennsylvania

Fiscal Year Ending December 31, 2013

Report Item 1:

ANNUAL REPORT TO SHAREHOLDERS

Public company registered with the SEC.

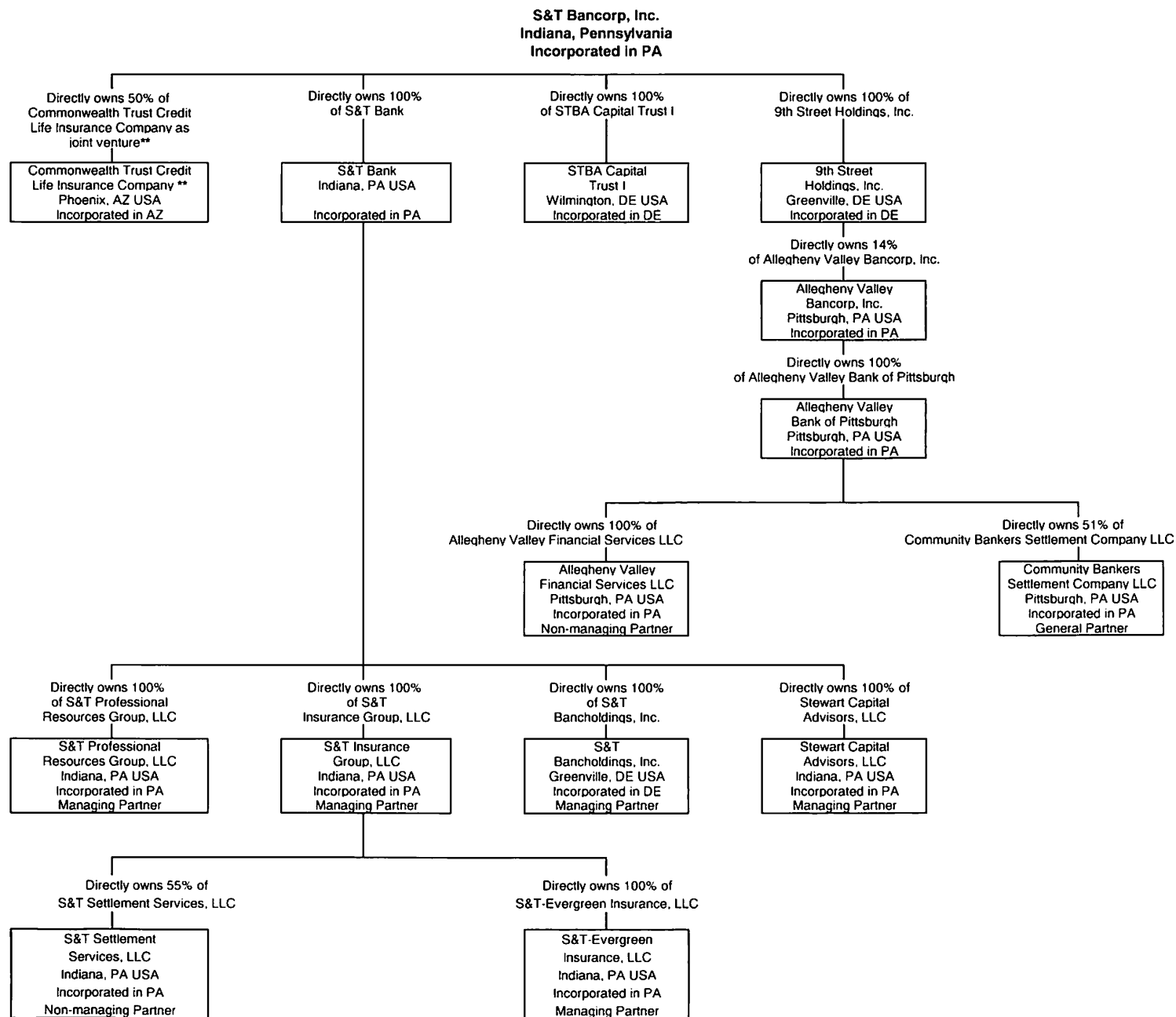
Annual Report on Form 10-K filed with the SEC.

Not required to be included here per FRY-6 instructions, How to Prepare the Report C. Audit Requirements.

**Form FR Y-6
S & T Bancorp, Inc.**

Fiscal Year Ending December 31, 2013

Report Item 2a: ORGANIZATION CHART *



* All Subsidiaries are active companies.

** Commonwealth Trust Credit Life Insurance Company is referred to as CTCLIC throughout the filing.

FR Y-6 Report
Fiscal Year Ending 12/31/2013
S & T Bancorp, Inc.
Indiana, PA

Report Item 2b:
Domestic Branch Listing

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

Data 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*	Comments
OK		Full Service (Head Office)	936426	S & T BANK	800 PHILADELPHIA STREET	INDIANA	PA	15701-3908	INDIANA	UNITED STATES	7103		0	S & T BANK	936426
OK		Full Service	3354946	ALTOONA BRANCH	3305 6TH AVENUE	ALTOONA	PA	16602	BLAIR	UNITED STATES	440749	89	S & T BANK	936426	
OK		Full Service	3673674	ALTOONA REGIONAL BANKING CENTER	1100 LOGAN BOULEVARD	ALTOONA	PA	16602	BLAIR	UNITED STATES	466128	68	S & T BANK	936426	
OK		Full Service	969620	ARMAGH BRANCH	133 PHILADELPHIA STREET	ARMAGH	PA	15920	INDIANA	UNITED STATES	229417	14	S & T BANK	936426	
OK		Limited Service	1167320	BLAIRSVILLE STATION	205 EAST MARKET STREET	BLAIRSVILLE	PA	15717	INDIANA	UNITED STATES	224075	22	S & T BANK	936426	
OK		Full Service	3200753	RESORT PLAZA BRANCH	111 RESORT PLAZA DRIVE	BLAIRSVILLE	PA	15717	INDIANA	UNITED STATES	419045	56	S & T BANK	936426	
OK		Full Service	279422	BROCKWAY BRANCH	456 MAIN STREET	BROCKWAY	PA	15824	JEFFERSON	UNITED STATES	4089	12	S & T BANK	936426	
OK		Full Service	340425	BROOKVILLE BRANCH	256 MAIN STREET	BROOKVILLE	PA	15825	JEFFERSON	UNITED STATES	8892	9	S & T BANK	936426	
OK		Full Service	112323	ROUTE 36	209 ALLEGHENY BOULEVARD	BROOKVILLE	PA	15825	JEFFERSON	UNITED STATES	231220	11	S & T BANK	936426	
OK		Full Service	2735968	BUTLER OFFICE	220 NEW CASTLE ROAD	BUTLER	PA	16001	BUTLER	UNITED STATES	208617	55	S & T BANK	936426	
OK		Full Service	916428	CLARION BRANCH	410 MAIN STREET	CLARION	PA	16214	CLARION	UNITED STATES	185592	46	S & T BANK	936426	
OK		Full Service	3836590	CRANBERRY BRANCH	900 COMMONWEALTH DRIVE SUITE 100	CRANBERRY TOWNSHIP	PA	16066	BUTLER	UNITED STATES	Not Required	Not Required	S & T BANK	936426	
OK		Full Service	1871083	DELMONT BRANCH	85 GREENSBURG ST	DELMONT	PA	15826	WESTMORELAND	UNITED STATES	40793	24	S & T BANK	936426	
OK		Full Service	1871085	DERRY BRANCH	100 S. CHESTNUT ST	DERRY	PA	15627	WESTMORELAND	UNITED STATES	275045	25	S & T BANK	936426	
OK		Full Service	539014	DU BOIS MALL BRANCH	5522 SHAFFER ROAD DUBOIS MALL	DU BOIS	PA	15801	CLEARFIELD	UNITED STATES	184346	19	S & T BANK	936426	
OK		Full Service	2200596	LIBERTY BOULEVARD OFFICE	614 LIBERTY BLVD	DU BOIS	PA	15801	CLEARFIELD	UNITED STATES	224077	37	S & T BANK	936426	
OK		Full Service	901013	EBENSBURG BRANCH	3135 NEW GERMANY ROAD, SUITE 45	EBENSBURG	PA	15931	CAMBRIA	UNITED STATES	237562	85	S & T BANK	936426	
OK		Full Service	377823	FORD CITY	920 FIFTH AVENUE	FORD CITY	PA	16226	ARMSTRONG	UNITED STATES	4079	49	S & T BANK	936426	
OK		Full Service	270410	GALLITZIN BRANCH	701 MAIN STREET	GALLITZIN	PA	16641	CAMBRIA	UNITED STATES	9037	86	S & T BANK	936426	
OK		Trust	3873722	DOWNTOWN GREENSBURG BRANCH	100 NORTH MAIN STREET, 1ST FLOOR	GREENSBURG	PA	15601	WESTMORELAND	UNITED STATES	Not Required	Not Required	S & T BANK	936426	
OK		Full Service	2630951	FORT ALLEN	4589 ROUTE 136	GREENSBURG	PA	15601	WESTMORELAND	UNITED STATES	218431	74	S & T BANK	936426	
OK		Full Service	2497903	GREENSBURG	701 EAST PITTSBURGH STREET	GREENSBURG	PA	15601	WESTMORELAND	UNITED STATES	224079	45	S & T BANK	936426	
OK		Full Service	966320	HOMER CITY BRANCH	34 NORTH MAIN ST	HOMER CITY	PA	15748	INDIANA	UNITED STATES	8401	13	S & T BANK	936426	
OK		Full Service	3673692	DIRECT BANKING CENTER BRANCH	355 NORTH 5TH STREET	INDIANA	PA	15701	INDIANA	UNITED STATES	442432	65	S & T BANK	936426	
OK		Full Service	972321	INDIAN SPRINGS BRANCH	2455 ROUTE 286 SOUTH	INDIANA	PA	15701	INDIANA	UNITED STATES	224069	21	S & T BANK	936426	
OK		Full Service	16029	NORTH FOURTH STREET BRANCH	324 NORTH FOURTH ST	INDIANA	PA	15701	INDIANA	UNITED STATES	224074	81	S & T BANK	936426	
OK		Full Service	3873683	SOUTHTOWNE PLAZA	3100 OAKLAND AVENUE	INDIANA	PA	15701	INDIANA	UNITED STATES	224078	38	S & T BANK	936426	
OK		Limited Service	8526	WAYNE AVENUE BRANCH	1107 WAYNE AVE	INDIANA	PA	15701	INDIANA	UNITED STATES	229418	15	S & T BANK	936426	
OK		Full Service	938523	IRWIN OFFICE	309 MAIN STREET	IRWIN	PA	15642	WESTMORELAND	UNITED STATES	5362	69	S & T BANK	936426	
OK		Full Service	940320	IRWIN ROUTE 30	8350 LINCOLN HIGHWAY	IRWIN	PA	15642	WESTMORELAND	UNITED STATES	218426	70	S & T BANK	936426	
OK		Full Service	46222	PENN TOWNSHIP BRANCH	4021 ROUTE 130	IRWIN	PA	15642	WESTMORELAND	UNITED STATES	218427	71	S & T BANK	936426	
OK		Full Service	2424226	RICHLAND BRANCH	1516 SCALP AVENUE	JOHNS TOWN	PA	15904	CAMBRIA	UNITED STATES	237563	87	S & T BANK	936426	
OK		Full Service	1976184	HILLTOP PLAZA BRANCH	12 HILLTOP PLAZA	KITTANNING	PA	16201	ARMSTRONG	UNITED STATES	224076	36	S & T BANK	936426	
OK		Full Service	3673704	LATROBE ROUTE 30 OFFICE	3884 ROUTE 30 EAST	LATROBE	PA	15650	WESTMORELAND	UNITED STATES	439268	62	S & T BANK	936426	
OK		Full Service	3288818	ALLEGHENY TOWNE CENTER	30 TOWNE CENTER DRIVE	LEECHBURG	PA	15656	WESTMORELAND	UNITED STATES	442431	64	S & T BANK	936426	
OK		Full Service	712116	LORETTO OFFICE	180 SAINT MARYS STREET	LORETTO	PA	15940	CAMBRIA	UNITED STATES	215882	88	S & T BANK	936426	
OK		Full Service	3184693	MCMURRAY BRANCH	3402 WASHINGTON RD	MCMURRAY	PA	15317	WASHINGTON	UNITED STATES	Not Required	Not Required	S & T BANK	936426	
OK		Full Service	2005456	HAYMAKER BRANCH	4580 BROADWAY BOULEVARD	MONROEVILLE	PA	15146	ALLEGHENY	UNITED STATES	218429	73	S & T BANK	936426	
OK		Full Service	188225	MONROEVILLE BRANCH	4385 OLD WM. PENN HIGHWAY	MONROEVILLE	PA	15146	ALLEGHENY	UNITED STATES	208608	42	S & T BANK	936426	
OK		Full Service	3150791	MURRYSVILLE BRANCH	4251 OLD WILLIAM PENN HIGHWAY	MURRYSVILLE	PA	15668	WESTMORELAND	UNITED STATES	365101	48	S & T BANK	936426	
OK		Full Service	1013922	NEW BETHLEHEM	628 BROAD STREET	NEW BETHLEHEM	PA	16242	CLARION	UNITED STATES	225966	53	S & T BANK	936426	
OK		Full Service	803425	HOLIDAY PARK BRANCH	2388 ROUTE 286	PITTSBURGH	PA	15239	ALLEGHENY	UNITED STATES	208606	40	S & T BANK	936426	
OK		Full Service	3747379	OHARA TOWNSHIP BRANCH	1077 FREEPORT ROAD	PITTSBURGH	PA	15238	ALLEGHENY	UNITED STATES	479125	80	S & T BANK	936426	
OK		Full Service	206129	PENN HILLS BRANCH	12262 FRANKSTOWN ROAD	PITTSBURGH	PA	15235	ALLEGHENY	UNITED STATES	208607	41	S & T BANK	936426	
OK		Full Service	772325	PLUM BRANCH	7660 SALTSBURG ROAD	PITTSBURGH	PA	15239-1399	ALLEGHENY	UNITED STATES	4074	39	S & T BANK	936426	
OK		Full Service	2834239	SHADYSIDE BRANCH	820 SOUTH AIKEN AVENUE	PITTSBURGH	PA	15232	ALLEGHENY	UNITED STATES	361756	47	S & T BANK	936426	
OK		Full Service	1909591	SQUIRREL HILL	6306 FORBES AVENUE	PITTSBURGH	PA	15217	ALLEGHENY	UNITED STATES	463036	67	S & T BANK	936426	
OK		Full Service	3922233	PORTAGE OFFICE	737 MAIN STREET	PORTAGE	PA	15946	CAMBRIA	UNITED STATES	10379	82	S & T BANK	936426	
OK		Full Service	939025	HAMPTON AVENUE	232 NORTH HAMPTON AVENUE	PUNXSUTAWNEY	PA	15767	JEFFERSON	UNITED STATES	224072	6	S & T BANK	936426	
OK		Full Service	15527	MAHONING BRANCH	539 WEST MAHONING ST	PUNXSUTAWNEY	PA	15767	JEFFERSON	UNITED STATES	224071	5	S & T BANK	936426	
OK		Full Service	76014	REYNOLDSVILLE	418 MAIN STREET	REYNOLDSVILLE	PA	15851	JEFFERSON	UNITED STATES	184347	20	S & T BANK	936426	
OK		Full Service	935924	SALTSBURG BRANCH	602 SALT STREET	SALTSBURG	PA	15681	INDIANA	UNITED STATES	224068	1	S & T BANK	936426	
CHANGE	3/10/2012	Full Service	902618	SUMMERHILL OFFICE	265 CROYLE ST	SUMMERHILL	PA	15958	CAMBRIA	UNITED STATES	237560	83	S & T BANK	936426	Previous Bank we acquired had Avenue, that is incorrect as address, it is Street.
OK		Full Service	207023	EAST OAKMONT BRANCH	2190 HULTON ROAD	VERONA	PA	15147	ALLEGHENY	UNITED STATES	208609	43	S & T BANK	936426	
OK		Full Service	3824355	WEXFORD BRANCH	12550 PERRY HIGHWAY	WEXFORD	PA	15090	ALLEGHENY	UNITED STATES	480023	81	S & T BANK	936426	
OK		Full Service	1166163	WHITE OAK BRANCH	2003 LINCOLN WAY	WHITE OAK	PA	15131	ALLEGHENY	UNITED STATES	218428	72	S & T BANK	936426	
OK		Full Service	1871056	YOUNGWOOD BRANCH	100 SOUTH FOURTH ST.	YOUNGWOOD	PA	15697	WESTMORELAND	UNITED STATES	275051	30	S & T BANK	936426	

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S & T Bancorp, Inc.

Fiscal Year Ending December 31, 2013

Report Item 3: Securities holders

(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending December 31, 2013			Securities holders not listed in 3(1)(a) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending December 31, 2013		
(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
BlackRock Inc. New York, NY USA	USA	2,703,542 - 9% Common Stock	N/A		
The Vanguard Group, Inc. Malvern, PA USA	USA	1,767,766 - 6% Common Stock			

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S & T Bancorp, Inc.
Fiscal Year Ending December 31, 2013

Report Item 4. Insiders
(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1)	(2)	(3) (a)	(3) (b)	(3) (c) 9th Street Holdings, Inc., CTCLIC, S&T Insurance Group, LLC, S&T Professional Resources Group, LLC, S&T Banc Holdings, Inc., Stewart Capital Advisors, LLC and S&T Settlement Services, LLC (Subsidiaries)	(4) (a) Percent of Voting Shares Outstanding Bank Holding Company	(4) (b) Percent of Voting Shares Outstanding (Subsidiaries)	(4) (c) Company with 25% or more ownership
<u>DIRECTORS:</u>							
Todd D. Brice Indiana, PA USA	N/A	President, Chief Executive Officer and Director	President, Chief Executive Officer and Director	Director, S&T Banc Holdings, Inc. Director, 9th Street Holdings, Inc. President, S&T Professional Resources Group, LLC	0.34%	N/A	HBLT Partnership - 25%
John J. Delaney Indiana, PA USA	Auto Sales	Director	Director	None	0.24%	N/A	Delaney Greensburg, LLC - 100% Delaney Indiana, LLC - 100% Delaney Chevrolet, Inc. - 100% Riehle Chevrolet, Inc. d/b/a Star Chevrolet, Nissan, Volvo. - 100% RCL Partners, Inc. - 33%
Michael J. Donnelly Indiana, PA USA	Publishing	Director	Director	None	0.10%	N/A	Indiana Printing and Publishing Co., Inc. - 33% Indiana Gazette - 33% JLD Marketing, Inc., d/b/a Kerr Promotions - 33%
William J. Gatti Indiana, PA USA	Medical Supply	Director	Director	None	0.09%	N/A	Gatti Medical Supply, Inc. - 100% RCL Partners, Inc. - 33%
Jeffrey D. Grube Punxsutawney, PA USA	Manufacturing	Director	Director	None	0.08%	N/A	BFG Manufacturing Service Inc. - 25% BFG Electroplating and Manufacturing Co. - 50% Jeffrey Boulevard Holding LLC - 25% RDG Group, Inc. - 25% Hamburg Finishing Works, Inc. - 25% Punxsutawney Finishing Works, Inc. - 25% Martha Street Holdings, LLC - 25%
Frank W. Jones Pittsburgh, PA USA	Attorney-at-Law	Director	Director	None	0.10%	N/A	Frank W. Jones, Attorney-at-Law - 100%
Joseph A. Kirk DuBois, PA USA	Dairy Sales	Director	Director	None	0.23%	N/A	N/A
David L. Krieger Duck, NC USA	N/A	Director, former Senior Executive Vice President and Commercial Lending Group Manager	Director, former Senior Executive Vice President and Commercial Lending Group Manager	None	0.13%	N/A	N/A
James C. Miller Indiana, PA USA	N/A	Director, former Chairman and Chief Executive Officer	Director, former Chairman and Chief Executive Officer	None	0.31%	N/A	N/A
Fred J. Morelli, Jr. Pittsburgh, PA USA	Produce	Director	Director	None	0.01%	N/A	Morelli Business Advisors - 100%
Frank J. Palermo, Jr. Pittsburgh, PA USA	Certified Public Accountant	Director	Director	None	0.04%	N/A	Palermo/Kissinger, P.C. - 99% shareholder
Charles A. Spadafora Indiana, PA USA	Auto Sales	Director	Director	None	0.17%	N/A	Colonial Land - 25%

Form FR Y-6
S & T Bancorp, Inc.
Fiscal Year Ending December 31, 2013

Report Item 4. Insiders
(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1)	(2)	(3) (a)	(3) (b)	(3) (c) 9th Street Holdings, Inc., CTCLIC, S&T Insurance Group, LLC, S&T Professional Resources Group, LLC, S&T Banc Holdings, Inc., Stewart Capital Advisors, LLC and S&T Settlement Services, LLC (Subsidiaries)	(4) (a) Percent of Voting Shares Outstanding Bank Holding Company	(4) (b) Percent of Voting Shares Outstanding (Subsidiaries)	(4) (c) Company with 25% or more ownership
<u>DIRECTORS (continued):</u>							
Christine J. Torretti Indiana, PA USA	Gas Driller and Producer	Vice Chairman	Vice Chairman	None	0.08%	N/A	C&N Company, LLC - 43.5% C&N Company, LLC #2 - 50% The Jack Company - 100% Jack Production, Inc. - 75%
Charles G. Urtn Irwin, PA USA	N/A	Chairman, former Vice Chairman S&T Bancorp, Inc., President & Chief Executive Officer of IBT Bancorp, Inc. and Irwin Bank	Chairman, former Vice Chairman S&T Bank, President & Chief Executive Officer of IBT Bancorp, Inc. and Irwin Bank	None	0.08%	N/A	N/A
<u>OFFICERS:</u>							
David G. Antolik Indiana, PA USA	N/A	Senior Executive Vice President Chief Lending Officer	Senior Executive Vice President Chief Lending Officer	Chairman, S&T Settlement Services, LLC	0.13%	N/A	N/A
Ernest J. Draganza Indiana, PA USA	N/A	Senior Executive Vice President, Chief Risk Officer and Corporate Secretary	Senior Executive Vice President, Chief Risk Officer and Corporate Secretary	Secretary and Treasurer, 9th Street Holdings, Inc. Secretary and Treasurer, S&T Banc Holdings, Inc. Senior Vice President, Secretary and Treasurer, S&T Insurance Group, LLC	0.09%	N/A	N/A
Stephen A. Drahnak Indiana, PA USA	N/A	Executive Vice President Commercial Lending	Executive Vice President Commercial Lending	Vice President, S&T Settlement Services, LLC	0.05%	N/A	Nickle Pickle, Inc. S-Corp - 50%
Richard A. Fiscus Indiana, PA USA	N/A	Executive Vice President Retail Banking and Market Leader	Executive Vice President Retail Banking and Market Leader	None	0.14%	N/A	N/A
Patrick J. Haberfield Medina, OH USA	N/A	Senior Executive Vice President Chief Credit Officer	Senior Executive Vice President Chief Credit Officer	None	0.01%	N/A	N/A
Mark Kochvar Export, PA USA	N/A	Senior Executive Vice President Chief Financial Officer	Senior Executive Vice President Chief Financial Officer	President and Director, 9th Street Holdings, Inc. President and Director, S&T Banc Holdings, Inc. Chairman and Director, Stewart Capital Advisors, LLC Chairman and Director CTCLIC	0.15%	N/A	N/A
Malcolm E. Polley Indiana, PA USA	N/A	Executive Vice President Chief Investment Officer	Executive Vice President Chief Investment Officer	President and Director, Stewart Capital Advisors, LLC Executive Vice President and Director, 9th Street Holdings, Inc. Executive Vice President and Director, S&T Banc Holdings, Inc.	0.05%	N/A	N/A
David P. Ruddock Indiana, PA USA	N/A	Senior Executive Vice President Chief Operating Officer	Senior Executive Vice President Chief Operating Officer	Executive Vice President, Secretary and Treasurer, S&T Professional Resources Group, LLC	0.19%	N/A	N/A

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S & T Bancorp, Inc.
Fiscal Year Ending December 31, 2013

Report Item 4. Insiders
(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1)	(2)	(3) (a)	(3) (b)	(3) (c) 9th Street Holdings, Inc., CTCLIC, S&T Insurance Group, LLC, S&T Professional Resources Group, LLC, S&T Banc Holdings, Inc., Stewart Capital Advisors, LLC and S&T Settlement Services, LLC (Subsidiaries)	(4) (a) Percent of Voting Shares Outstanding Bank Holding Company	(4) (b) Percent of Voting Shares Outstanding (Subsidiaries)	(4) (c) Company with 25% or more ownership
Name City, State, Country	Principal Occupation	S&T Bancorp, Inc. Bank Holding Company	S&T Bank (Subsidiary)				
OFFICERS (continued):							
Gary M. Small Shaker Heights, OH USA	N/A	Senior Executive Vice President Chief Banking Officer	Senior Executive Vice President Chief Banking Officer	Executive Vice President and Director, CTCLIC Chairman, S&T Insurance Group, LLC President, S&T Settlement Services, LLC Director, Stewart Capital Advisors, LLC	0.01%	N/A	N/A
Rebecca A. Stapleton Indiana, PA USA	N/A	Executive Vice President Director of Human Resources	Executive Vice President Director of Human Resources	None	0.02%	N/A	N/A
LaDawn D. Yeshe Pittsburgh, PA USA	N/A	Executive Vice President Chief Audit Executive	Executive Vice President Chief Audit Executive	None	0.02%	N/A	N/A

FEDERAL RESERVE BANK *of* CLEVELAND

Mandy Cavell Gordon
Manager
Statistics and Analysis

FEDERAL RESERVE BANK
CLEVELAND
2014 MAR 31 A 10:52
STATISTICS & ANALYSIS
DEPARTMENT

P.O. Box 6387
Cleveland, OH 44101-1387

216.579.2075 phone
216.579.2205 fax
Mandy.A.Cavell.Gordon@clev.frb.org
www.clevelandfed.org

January 8, 2014

To: All Top-Tier Holding Companies in the Fourth Federal Reserve District

In order to monitor compliance with the Bank Holding Company Act, Regulation Y, SLHC regulation, and to identify potential conflicts of interest, the Federal Reserve requires that all holding companies submit the FR Y-6, Annual Report of Holding Companies, on a yearly basis. The report instructions and forms are available on the Federal Reserve Board's website. It must be filed by all top-tier domestic holding companies and submitted to the Reserve Bank no later than 90 days after the company's fiscal year end.

FR Y-6 Due Dates	
Fiscal Year End	Due Date
December 31 st	March 31, 2014

One original, signed report is required (do not send copies) and must be mailed to the address above. If sending via overnight service (FedEx, UPS, etc.), please send to the following address:

Statistics & Analysis Dept.
Federal Reserve Bank of Cleveland
1455 E. 6th St.
Cleveland, OH 44114-2517

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