

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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). 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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Todd Brice

Name of the Holding Company Director and Official
 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

03/26/2020

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. _____

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate 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, 2019

Month / Day / Year
 N/A

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

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:

Dennis Bonatch	VP Financial Reporting Mgr
Name	Title

724 427 2348

Area Code / Phone Number / Extension

724 465 4841

Area Code / FAX Number

dennis.bonatch@stbank.com

E-mail Address

http://www.stbancorp.com/

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

Is confidential treatment requested for any portion of this report submission?	0=No	1=Yes	0
--	------	-------	---

In accordance with the General Instructions for this report (check only one),

- 1. a letter justifying this request is being provided along with the report
- 2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

Form FR Y-6

S&T Bancorp, Inc.

Indiana, Pennsylvania

Fiscal Year Ending December 31, 2019

Report Item 1:

ANNUAL REPORT TO SHAREHOLDERS

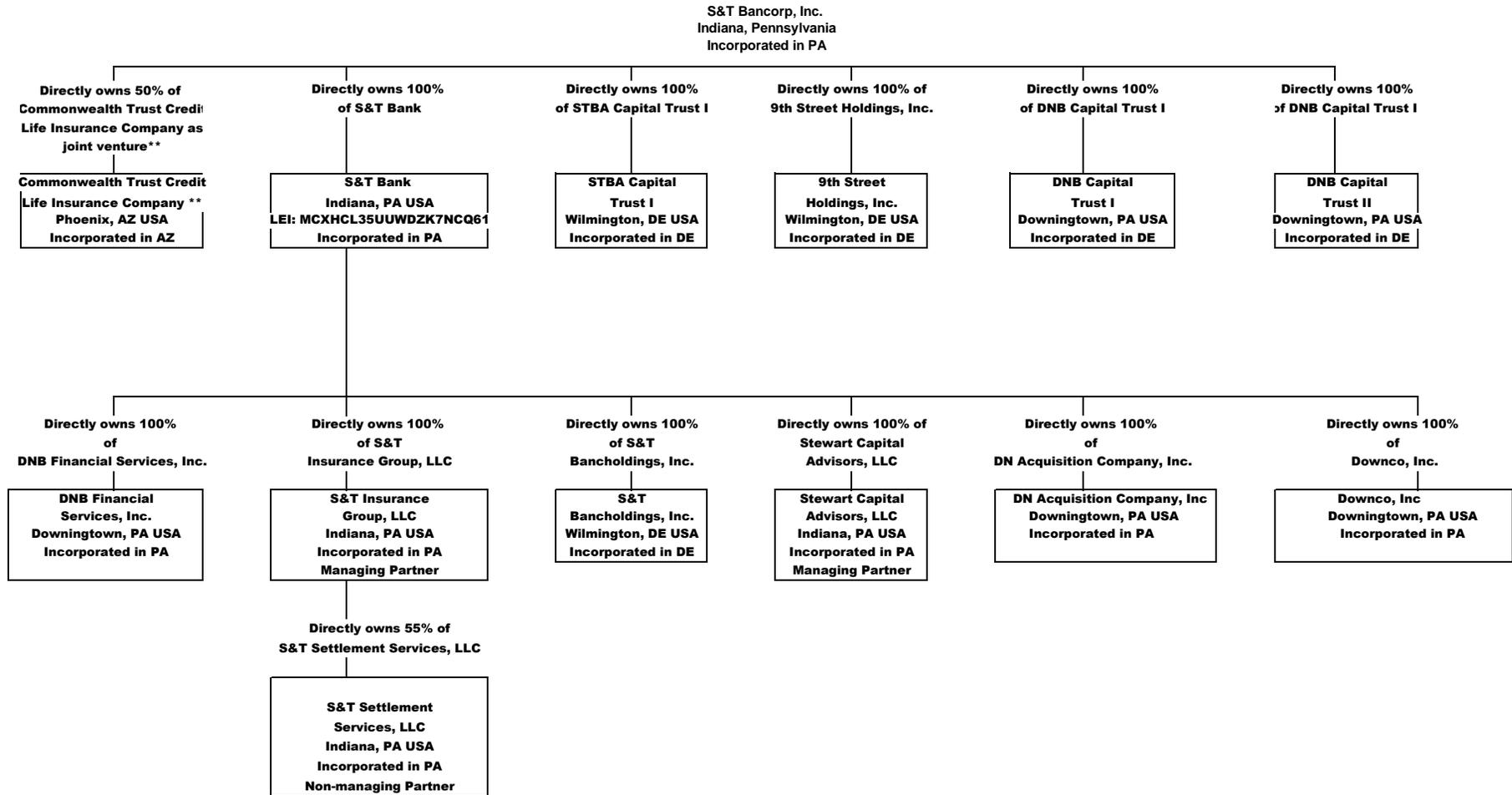
Public company registered with the SEC.

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, 2019**

Report Item 2a: ORGANIZATION CHART *



* All Subsidiaries are active companies.

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

*** Legal Entity Identifier (LEI): N/A unless otherwise noted

FR Y-6 Report
Fiscal Year Ending 12/31/2019
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	Not Required	Not Required	S & T BANK		936426
OK		Full Service	4935203	AKRON BRANCH	491 NORTH CLEVELAND-MASSILLON ROAD	AKRON	OH	44333	SUMMIT	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	5394731	CUYAHOGA FALLS BRANCH	2032 FRONT STREET	CUYAHOGA FALLS	OH	44221	SUMMIT	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	5376522	HILLIARD BRANCH	4599 CEMETARY ROAD	HILLIARD	OH	43026	FRANKLIN	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	3673674	ALTOONA REGIONAL BANKING CENTER	1100 LOGAN BOULEVARD	ALTOONA	PA	16602	BLAIR	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	969620	ARMAGH BRANCH	133 PHILADELPHIA STREET	ARMAGH	PA	15920	INDIANA	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	3200753	RESORT PLAZA BRANCH	111 RESORT PLAZA DRIVE	BLAIRSVILLE	PA	15717	INDIANA	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	4369198	BOOTHWYN BRANCH	3915 CHICHESTER AVENUE	BOOTHWYN	PA	19061	DELAWARE	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	279422	BROCKWAY BRANCH	456 MAIN STREET	BROCKWAY	PA	15824	JEFFERSON	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	340425	BROOKVILLE BRANCH	256 MAIN STREET	BROOKVILLE	PA	15825	JEFFERSON	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	112323	ROUTE 36	209 ALLEGHENY BOULEVARD	BROOKVILLE	PA	15825	JEFFERSON	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	2735968	BUTLER OFFICE	220 NEW CASTLE ROAD	BUTLER	PA	16001	BUTLER	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	3188646	CAMP HILL BRANCH	3345 MARKET STREET	CAMP HILL	PA	17011	CUMBERLAND	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	1395842	LUDWIG'S CORNER BRANCH	1030 N. POTTSTOWN PIKE	CHESTER SPRINGS	PA	19425	CHESTER	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	916428	CLARION BRANCH	410 MAIN STREET	CLARION	PA	16214	CLARION	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	1869192	CALN BRANCH	1835 EAST LINCOLN HIGHWAY	COATESVILLE	PA	19320	CHESTER	UNITED STATES	Not Required	Not Required	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	15626	WESTMORELAND	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	1871065	DERRY BRANCH	100 S. CHESTNUT ST.	DERRY	PA	15627	WESTMORELAND	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	71318	DOWNTOWN MAIN BRANCH	4 BRANDYWINE AVENUE	DOWNTOWN	PA	19335	CHESTER	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	72913	EAST END BRANCH	701 EAST LANCASTER AVENUE	DOWNTOWN	PA	19335	CHESTER	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	133515	LITTLE WASHINGTON BRANCH	104 CULBERTSON RUN RD	DOWNTOWN	PA	19335	CHESTER	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	539014	DU BOIS MALL BRANCH	5522 SHAFFER ROAD, SUITE 99	DU BOIS	PA	15801	CLEARFIELD	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	2200596	LIBERTY BOULEVARD OFFICE	614 LIBERTY BLVD	DU BOIS	PA	15801	CLEARFIELD	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	901013	EBENSBURG BRANCH	3135 NEW GERMANY ROAD, SUITE 45	EBENSBURG	PA	15931	CAMBRIA	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	3047547	EXTON BRANCH	410 EXTON SQUARE PARKWAY	EXTON	PA	19341	CHESTER	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	134017	LIONVILLE BRANCH	891 N. POTTSTOWN PIKE	EXTON	PA	19341	CHESTER	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	377823	FORD CITY	930 FIFTH AVENUE	FORD CITY	PA	16226	ARMSTRONG	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	270410	GALLITZIN BRANCH	701 MAIN STREET	GALLITZIN	PA	16641	CAMBRIA	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Trust	3673722	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	2497903	GREENSBURG	701 EAST PITTSBURGH STREET	GREENSBURG	PA	15601	WESTMORELAND	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	3471898	ALLEN TOWN BOULEVARD BRANCH	6085 ALLEN TOWN BLVD	HARRISBURG	PA	17112	DAUPHIN	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	3471870	COLONIAL ROAD BRANCH	301 COLONIAL ROAD	HARRISBURG	PA	17109	DAUPHIN	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	966320	HOMER CITY BRANCH	34 NORTH MAIN ST	HOMER CITY	PA	15748	INDIANA	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	972321	INDIAN SPRINGS BRANCH	2455 OAKLAND AVE	INDIANA	PA	15701	INDIANA	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	16029	NORTH FOURTH STREET BRANCH	324 NORTH FOURTH ST	INDIANA	PA	15701	INDIANA	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	3673692	SOLUTION CENTER BRANCH	2416 PHILADELPHIA STREET	INDIANA	PA	15701	INDIANA	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	938523	IRWIN OFFICE	309 MAIN STREET	IRWIN	PA	15642	WESTMORELAND	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	940320	IRWIN ROUTE 30	9350 ROUTE 30	IRWIN	PA	15642	WESTMORELAND	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	46222	PENN TOWNSHIP BRANCH	4021 ROUTE 130	IRWIN	PA	15642	WESTMORELAND	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	2424226	RICHLAND BRANCH	1516 SCALP AVENUE	JOHNSTOWN	PA	15904	CAMBRIA	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	2214708	KENNETT SQUARE BRANCH	215 EAST CYPRESS STREET	KENNETT SQUARE	PA	19348	CHESTER	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	4841498	WEST KITTANNING BRANCH	227 BUTLER ROAD	KITTANNING	PA	16201	ARMSTRONG	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	4215491	CENTERVILLE ROAD BRANCH	310 CENTERVILLE ROAD	LANCASTER	PA	17601	LANCASTER	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	4671613	FRUITVILLE PIKE BRANCH	2055 FRUITVILLE PIKE	LANCASTER	PA	17601	LANCASTER	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	4215473	OREGON PIKE BRANCH	1683 OREGON PIKE	LANCASTER	PA	17601	LANCASTER	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	3673704	LATROBE ROUTE 30 OFFICE	3884 ROUTE 30 EAST	LATROBE	PA	15650	WESTMORELAND	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	3288818	ALLEGHENY TOWNE CENTER	30 TOWNE CENTER DRIVE	LATCHBURG	PA	15656	WESTMORELAND	UNITED STATES	Not Required	Not Required	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	4586 BROADWAY BOULEVARD	MONROEVILLE	PA	15146	ALLEGHENY	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	188225	MONROEVILLE BRANCH	4386 OLD WM. PENN HIGHWAY	MONROEVILLE	PA	15146	ALLEGHENY	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	3150791	MURRYSVILLE BRANCH	4251 OLD WILLIAM PENN HIGHWAY	MURRYSVILLE	PA	15668	WESTMORELAND	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	1013922	NEW BETHLEHEM	628 BROAD STREET	NEW BETHLEHEM	PA	16242	CLARION	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	3369212	NEW CUMBERLAND BRANCH	440 BRIDGE STREET	NEW CUMBERLAND	PA	17070	CUMBERLAND	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	3396536	EAST FALLS BRANCH	4341 RIDGE AVENUE	PHILADELPHIA	PA	19129-1732	PHILADELPHIA	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	3467172	ROXBOROUGH BRANCH	6137 RIDGE AVENUE	PHILADELPHIA	PA	19128	PHILADELPHIA	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	803425	HOLIDAY PARK BRANCH	2388 ROUTE 286	PITTSBURGH	PA	15239	ALLEGHENY	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	4894597	MCCANDLESS BRANCH	9100 COVENANT AVE	PITTSBURGH	PA	15237	ALLEGHENY	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	3747379	OHARA TOWNSHIP BRANCH	1077 FREEPORT ROAD	PITTSBURGH	PA	15238	ALLEGHENY	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	206129	PENN HILLS BRANCH	12262 FRANKSTOWN ROAD	PITTSBURGH	PA	15235	ALLEGHENY	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	772325	PLUM BRANCH	7660 SALTSBURG ROAD	PITTSBURGH	PA	15239-1399	ALLEGHENY	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	2934239	SHADYSIDE BRANCH	820 SOUTH AIKEN AVENUE	PITTSBURGH	PA	15232	ALLEGHENY	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	1909931	SQUIREL HILL	6306 FORBES AVENUE	PITTSBURGH	PA	15217	ALLEGHENY	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	3922233	PORTAGE OFFICE	737 MAIN STREET	PORTAGE	PA	15946	CAMBRIA	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	939025	HAMPTON AVENUE	232 HAMPTON AVENUE	PUNXSUTAWNEY	PA	15767	JEFFERSON	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Limited Service	15527	MAHONING BRANCH	539 WEST MAHONING ST	PUNXSUTAWNEY	PA	15767	JEFFERSON	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	7614	REYNOLDSVILLE	418 MAIN STREET	REYNOLDSVILLE	PA	15851	JEFFERSON	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	935924	SALTSBURG BRANCH	802 SALT STREET	SALTSBURG	PA	15681	INDIANA	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	207023	EAST OAKMONT BRANCH	2190 HULTON ROAD	VERONA	PA	15147	ALLEGHENY	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	4104081	CHADDS FORD BRANCH	300 OAKLAND ROAD	WEST CHESTER	PA	19382	CHESTER	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	3400629	WEST CHESTER BRANCH	2 NORTH CHURCH STREET	WEST CHESTER	PA	19380	CHESTER	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	2864738	WEST GOSHEN BRANCH	1115 WEST CHESTER PIKE	WEST CHESTER	PA	19380	CHESTER	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	3824355	WEXFORD BRANCH	12550 PERRY HIGHWAY	WEXFORD	PA	15090	ALLEGHENY	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	1166163	WHITE OAK BRANCH	2003 LINCOLN WAY	WHITE OAK	PA	15131	ALLEGHENY	UNITED STATES	Not Required	Not Required	S & T BANK		936426
OK		Full Service	1871056	YOUNGWOOD BRANCH	100 SOUTH FOURTH ST.	YOUNGWOOD	PA	15697	WESTMORELAND	UNITED STATES	Not Required	Not Required	S & T BANK		936426

Form FR Y-6
S & T Bancorp, Inc.
Fiscal Year Ending December 31, 2019

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, 2019			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, 2019		
(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	5,467,157 - 14% Common Stock	N/A		
The Vanguard Group Malvern, PA USA	USA	4,210,802 - 11% Common Stock			
Dimensional Fund Advisors LP Austin, TX USA	USA	1,887,170 - 5% Common Stock			

Form FR Y-6
S & T Bancorp, Inc.
Fiscal Year Ending December 31, 2019

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

(1)	(2)	(3) (a)	(3) (b) S&T Bank 9th Street Holdings, Inc., CTCLIC, S&T Insurance Group, LLC, Group, LLC, S&T Banc Holdings, Inc., Stewart Capital Advisors, LLC and S&T Settlement Services, LLC (Subsidiaries)	(3) (c)	(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
DIRECTORS:							
David G. Antolik Indiana, PA USA	N/A	Director President, Chief Lending Officer	President, Chief Lending Officer, S&T Bank Chairman, S&T Settlement Services, LLC Chairman, S&T Insurance Group, LLC	N/A	0.09%	N/A	N/A
Todd D. Brice Indiana, PA USA	N/A	Director Chief Executive Officer	Director, Chief Executive Officer, S&T Bank	Partner, HBLT Partnership Partner, Brice Receski Partnership	0.28%	N/A	HBLT Partnership - 25%
Lewis W. Adkins, Jr. Bath, OH USA	Attorney-at-Law	Director	Director, S&T Bank	Roetzel & Andress LPA	0.00%	N/A	N/A
Peter R. Barsz Media, PA USA	Accountant- CPA	Director	Director, S&T Bank	Partner, Barsz Gowie Amon & Fultz, LLC	0.01%	N/A	Barsz Gowie Amon & Fultz - 18%
Christina A. Cassotis Sewickley, PA USA	Airport Administration	Director	Director, S&T Bank	CEO, Allegheny County Airport Authority	0.01%	N/A	N/A
Michael J. Donnelly Indiana, PA USA	Publishing	Director	Director, S&T Bank	President, Indiana Printing and Publishing Co, Inc Publisher, Indiana Gazette President, JLD Marketing, Inc d/b/a Kerr Promotions Chairman, Premier Data Management Chairman, eCedent, LLC	0.08%	N/A	Indiana Printing and Publishing Co., Inc. - 33% Indiana Gazette - 33% JLD Marketing, Inc., d/b/a Kerr Promotions - 33% Premier Data Management - 48%
James T. Gibson Litz, PA USA	N/A	Director	Director, S&T Bank	Owner, Orchard Hills Associates, LLC Owner, Dad's Pleasant View Owner, Exceptional Homes Inc. General Partner, Five Ladies and a Guy	0.54%	N/A	Orchard Hills Associates, LLC 100% Dad's Pleasant View - 100% Exceptional Homes Inc. 100%
Jeffrey D. Grube Punxsutawney, PA USA	Manufacturing	Director	Director, S&T Bank	President, BFG Manufacturing Service Inc President, BFG Electroplating and Manufacturing Co Managing Partner, Jeffrey Boulevard Holding LLC President - RDG Group, Inc Secretary Treasurer, Hamburg Finishing Works President - Punxsutawney Finishing Works, Inc Partner, Martha Street Holdings, LLC Partner, 2257 Hamilton LLC Managing Partner, Woodland Avenue Extension	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 - 25% Punxsutawney Finishing Works, Inc. - 25% Martha Street Holdings, LLC - 25% 2257 Hamilton LLC - 50% Woodland Avenue Extension - 25%
William J. Hieb Swarthmore, PA USA	N/A	Director	Director, S&T Bank	N/A	0.13%	N/A	N/A
Jerry D Hostetter Lancaster, PA USA	Partner - Capital Investment Fund Digital Technology	Director	Director, S&T Bank	Partner, Prestige Investment Group Owner, JDH Farms	0.03%	N/A	Prestige Investment Group - 40% JDH Farms - 100%
Frank W. Jones Pittsburgh, PA USA	Attorney-at-Law	Director	Director, S&T Bank	N/A	0.06%	N/A	N/A
Robert E Kane Indiana, PA USA	Internet Marketing/ Ecommerce	Director	Director, S&T Bank	President, CEO, & Owner, Reliant Holdings Inc. President, CEO, & Owner, Reliant Media Group, Inc. President, CEO, & Owner, Choice Member Benefits, LLC President, CEO, & Owner, Choice Member Benefits, Ltd. President, CEO, & Owner, Advanced Marketing Concepts President, CEO, & Owner, Five Star Private Coach, LLC President, CEO, & Owner, KPDS, Inc.	0.02%	N/A	Reliant Holdings Inc. - 100% Reliant Media Group, Inc. - 100% Choice Member Benefits LLC - 100% Choice Member Benefits Ltd. - 100% Advanced Marketing Concepts - 100% Five Star Private Coach, LLC - 100% KPDS, Inc. - 100%

Form FR Y-6
S & T Bancorp, Inc.
Fiscal Year Ending December 31, 2019

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

(1)	(2)	(3) (a)	(3) (b) S&T Bank 9th Street Holdings, Inc., CTCLIC, S&T Insurance Group, LLC, Group, LLC, S&T Banc Holdings, Inc., Stewart Capital Advisors, LLC and S&T Settlement Services, LLC (Subsidiaries)	(3) (c)	(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>							
James C. Miller Indiana, PA USA	N/A	Director	Director, S&T Bank	N/A	0.15%	N/A	N/A
Frank J. Palermo, Jr. Pittsburgh, PA USA	Certified Public Accountant	Director	Director, S&T Bank	President, Palermo/Kissinger & Associates, P.C.	0.05%	N/A	N/A
Christine J. Toretti Indiana, PA USA	Gas Driller and Producer	Director, Chairman	Director, Chairman, S&T Bank	President, Plum Production, Inc. President, CJT, LLC President & CEO, Palladio, LLC	0.07%	N/A	Plum Production, Inc. - 100% CJT, LLC - 100%
Steven Weingarten Newville, PA USA	Attorney-at-Law	Director	Director, S&T Bank	Limited Partner, TAV Partners, LP Member, TAV Partners GP, LLC	0.21%	N/A	TAV Partners, LP - 49.5% TAV Partners GP, LLC - 50%
<u>OFFICERS:</u>							
George Basara Pittsburgh, PA USA	N/A	Executive Vice President General Counsel and HR Director	Executive Vice President General Counsel and HR Director, S&T Bank	N/A	0.02%	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, S&T Bank Director, 9th Street Holdings, Inc. Director, S&T Banc Holdings, Inc. Vice President, S&T Settlement Services, LLC Vice President, S&T Insurance Group, LLC	N/A	0.10%	N/A	N/A
Stephen A. Drahnak Indiana, PA USA	N/A	Executive Vice President Market President	Executive Vice President Market President, S&T Bank President, S&T Settlement Services, LLC President, S&T Insurance Group, LLC Director, Stewart Capital Advisors, LLC	Owner, Nickle Pickle LLC Partner, Stody LLC	0.03%	N/A	Nickle Pickle LLC - 100% Stody LLC - 100%
Kevin Dodds Indiana, PA USA	N/A	Executive Vice President Chief Security Officer	Executive Vice President Chief Security Officer, S&T Bank	N/A	0.01%	N/A	N/A
Mary Ann Dornetto Cranberry Township, PA USA	N/A	Executive Vice President Deputy Chief Credit Officer	Executive Vice President Deputy Chief Credit Officer, S&T Bank	N/A	0.01%	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, S&T Bank	N/A	0.04%	N/A	N/A
Douglas Hilditch Indiana, PA USA	N/A	Senior Vice President Chief Compliance Officer	Senior Vice President Chief Compliance Officer, S&T Bank	N/A	0.01%	N/A	N/A
Mark Kochvar Export, PA USA	N/A	Senior Executive Vice President Chief Financial Officer and Treasurer	Senior Executive Vice President Chief Financial Officer and Treasurer, S&T Bank 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 Vice President and Secretary/Treasurer, S&T Insurance Group, LLC Vice President and Secretary/Treasurer, S&T Settlement Services, LLC	N/A	0.16%	N/A	N/A
Melanie Lazzari Indiana, PA USA	N/A	Executive Vice President Controller	Executive Vice President Controller, S&T Bank	N/A	0.03%	N/A	N/A
Gregory Lefever Lancaster, PA USA	N/A	Executive Vice President Wealth Management Div Mgr	Executive Vice President Wealth Management Div Mgr, S&T Bank Chief Executive Officer and Director Stewart Capital Advisors, LLC	N/A	0.02%	N/A	N/A

Form FR Y-6
S & T Bancorp, Inc.
Fiscal Year Ending December 31, 2019

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

(1)	(2)	(3) (a)	(3) (b) S&T Bank 9th Street Holdings, Inc., CTCLIC, S&T Insurance Group, LLC, Group, LLC, S&T Banc Holdings, Inc., Stewart Capital Advisors, LLC and S&T Settlement Services, LLC (Subsidiaries)	(3) (c)	(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 9th Street Holdings, Inc., CTCLIC, S&T Insurance Group, LLC, Group, LLC, S&T Banc Holdings, Inc., Stewart Capital Advisors, LLC and S&T Settlement Services, LLC (Subsidiaries)	Title & Position With Other Businesses	Percent of Voting Shares Outstanding Bank Holding Company	Percent of Voting Shares Outstanding (Subsidiaries)	Company with 25% or more ownership
<u>OFFICERS (continued):</u>							
James Mill Indiana, PA USA	N/A	Executive Vice President Chief Information Officer	Executive Vice President Chief Information Officer, S&T Bank	N/A	0.02%	N/A	N/A
Malcolm E. Polley Indiana, PA USA	N/A	Executive Vice President Chief Investment Officer	Executive Vice President Chief Investment Officer, S&T Bank 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.	Owner, A 'Lil Bit of Country LLC	0.03%	N/A	A 'Lil Bit of Country LLC - 100%
David P. Ruddock Indiana, PA USA	N/A	Senior Executive Vice President Chief Operating Officer	Senior Executive Vice President Chief Operating Officer, S&T Bank Director, Stewart Capital Advisors, LLC	N/A	0.07%	N/A	N/A
Steve Schultz Mars, PA USA	N/A	Senior Vice President Chief Retail Credit Officer	Senior Vice President Chief Retail Credit Officer, S&T Bank	N/A	0.01%	N/A	N/A
Rebecca A. Stapleton Indiana, PA USA	N/A	Senior Executive Vice President Chief Banking Officer	Senior Executive Vice President Chief Banking Officer, S&T Bank Executive Vice President and Director, CTCLIC	N/A	0.05%	N/A	N/A
LaDawn D. Yeshe New Alexandria, PA USA	N/A	Executive Vice President Chief Audit Executive	Executive Vice President Chief Audit Executive, S&T Bank	N/A	0.04%	N/A	N/A
<u>PRINCIPAL SECURITIES HOLDER:</u>							
BlackRock Inc. New York, NY USA	N/A	N/A	N/A	N/A	13.80%	N/A	N/A
The Vanguard Group Malvern, PA USA	N/A	N/A	N/A	N/A	10.65%	N/A	N/A