

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). 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, 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.

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 chair of the board must sign the report. If the holding company is an Employee Stock Ownership Plan/Employee Stock Ownership Trust (ESOP/ESOT) formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Chris McComish

Name of the Holding Company Director and Official (FDHC C490)

CEO

Title of the Holding Company Director and Official (FDHC C491)

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.

Chris McComish

Signature of Holding Company Director and Official (FDHC H321)

03/31/2025

Date of Signature (FDHC J196)

For Federal Reserve Bank Use Only

RSSD ID 1071397

C.I. _____

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

12/31/2024

Month / Day / Year (FDHC 9999)

Reporter's Name, Street, and Mailing Address

S&T BANCORP, INC.

Legal Title of Holding Company (FDHC 9017)

800 PHILADELPHIA STREET

(Mailing Address of the Holding Company) Street / P.O. Box (FDHC 9110)

INDIANA PA 15701-0190

City (FDHC F206)

State (FDHC F207)

Zip Code (FDHC F208)

Physical Location (if different from mailing address) Street / P.O. Box (FDHC 9028)

City (FDHC 9130)

State (FDHC 9200)

Zip Code (FDHC 9220)

Person to whom questions about this report should be directed:

BRENDAN LOCKARD VP REGULATORY REPORTING

Name (FDHC 8901)

Title (FDHC C496)

(724)427-2331 ext:

Area Code / Phone Number / Extension (FDHC 8902)

(724)465-4841

Area Code / FAX Number (FDHC 9116)

BRENDAN.LOCKARD@STBANK.COM

E-mail Address (FDHC 4086)

WWW.STBANCORP.COM

Address (URL) for the Holding Company's web page (FDHC 4087)

Is confidential treatment requested for any portion of this report submission?

0=No	FDHC
1=Yes	C447

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 (FDHC KY38)

2. a letter justifying this request has been provided separately (FDHC KY38)

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

Report Item 1: Annual Report to Shareholders

For holding companies not registered with the U.S. Securities and Exchange Commission (SEC), **indicate the status of Annual Report to Shareholders:**

- is included with the FR Y-6 report (FDHC PV65)
- will be sent under separate cover (FDHC PV65)
- is not prepared (FDHC PV65)

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year? (Reporters must verify their item 2a, organization chart and 2b, domestic branch listing in Structure Central).

- Yes No (FDHC PV66)

Complete the remaining checklist for Report Items 2a, 2b, 3, and 4. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No (FDHC PV67)

If checked Yes, the Reporter must report any changes to their organization chart as specified in Report Item 2a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No (FDHC PV68)

If checked Yes, the Reporter must report any changes to their domestic branch listing as specified in Report Item 2b instructions.

Report Item 3: Securities Holders

- Yes No (FDHC PV69)

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

- Yes No (FDHC PV70)

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Legal Name of Holding

S&T Bancorp, Inc

Company:

FDHCPV71

Item 3(1)(a)	Item 3(1)(b)	Item 3(1)(c)	Item 3(1)(d)	Item 3(1)(e)	Item 3(1)(f)	Item 3(1)(g)	Item 3(1)(h)	Item 3(1)(i)	Item 3(1)(j)	Item 3(1)(k)	Item 3(1)(l)	Item 3(1)(m)
Name	City	State	Country	Country of Citizenship or Incorporation	Describe the provisions of the trust or plan	For individuals Acting in Concert, Identify Name of Individuals or Group Acting in Concert.	For Trusts, Identify each trustee or designated individual that has the power to vote	Number of Securities - Common Stock	Number of Securities - Warrants	Number of Securities - Options	Number of Securities - Other	Percent of each class of voting securities owned, controlled, or held with power to vote in the holding company
FDHCPV72	FDHCPV73	FDHCPV74	FDHCPV75	FDHCPV76	FDHCPV77	FDHCPV78	FDHCPV79	FDHCPV80	FDHCPV81	FDHCPV82	FDHCPV83	FDHCPV84
Black Rock, Inc	New York	NY	USA	NA	NA	NA	NA	5,588,300	-	-	-	14.60%
The Vanguard Group	Malvern	PA	USA	NA	NA	NA	NA	4,616,732	-	-	-	12.10%
Dimensional Fund	Austin	TX	USA	NA	NA	NA	NA	2,384,380	-	-	-	6.20%

**Legal Name of Holding
Company:**
FDHCPV71

S&T Bancorp, Inc.

Legal Name of
Holding Company:

S&T Bancorp,
Inc

FDHCPV98

Item 4(1)(a)	Item 4(1)(b)	Item 4(1)(c)	Item 4(1)(d)	Item 4(2)	Item 4(3)(a)	Item 4(3)(b)
Name	City	State	Country	Principal Occupation if other than with holding company	Title or Position with the Holding Company	Percentage of each class of voting securities owned, controlled, or held with power to vote in the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities)
FDHCPV99	FDHCPW00	FDHCPW01	FDHCPW02	FDHCPW03	FDHCPW04	FDHCPW05
David G. Antolik	Indiana	PA	USA	NA	Director, President	0.24%
Christopher McComish	Lake Bluff	IL	USA	NA	Director, Chief Executive Officer	0.17%
Lewis W. Adkins, Jr.	Akron	OH	USA	Attorney-at-Law	Director	0.03%
Peter R. Barsz	Media	PA	USA	Accountant-CPA	Director	0.03%
Christina A. Cassotis	Sewickley	PA	USA	Airport Administration	Director	0.04%
Michael J. Donnelly	Indiana	PA	USA	Publishing	Director	0.10%
Jeffrey D. Grube	Punxsutawney	PA	USA	Manufacturing	Director	0.11%
Peter G. Gurt	Hershey	PA	USA	Education	Director	0.00%
William J. Hieb	Marco Island	FL	USA	NA	Director	0.09%
Frank J Palermo, Jr.	Pittsburgh	PA	USA	Accountant - CPA	Director	0.06%
Christine J Toretti	Indiana	PA	USA	Gas Driller and Producer	Director, Chairperson	0.10%
Bhaskar	Pittsburgh	PA	USA	Information Technology	Director	0.01%
Stephen A. Drahnak	Indiana	PA	USA	NA	Executive Vice President, Chief	0.08%
Mark Kochvar	Pittsburgh	PA	USA	NA	Senior Executive Vice President,	0.27%
Melanie Lazzari	Indiana	PA	USA	NA	Executive Vice President,	0.07%
James A Michie	Gibsonia	PA	USA	NA	Executive Vice President, Chief	0.04%
Susan A. Nicholson	Blairsville	PA	USA	NA	Executive Vice President, Chief	0.03%
Rachel L. Smydo	Pittsburgh	PA	USA	NA	Executive Vice President,	0.04%
LaDawn D. Yesho	New Alexandria	PA	USA	NA	Executive Vice President, Chief	0.09%
BlackRock Inc	New York	NY	USA	NA	NA	14.51%
The Vanguard Group	Malvern	PA	USA	NA	NA	12.07%

Legal Name of Holding S&T Bancorp, Inc.
 Company:
 FDHCPV98

Item 4(1)(a)	Item 4(4)(a)	Item 4(4)(b)	Item 4(4)(c)
Name FDHCPV99	Title or Position with direct and indirect subsidiaries FDHCPW06	Name of direct and indirect subsidiaries in which Insider has a title or position or ownership in FDHCPW07	Percentage of each class of voting securities owned, controlled, or held with power to vote in subsidiaries of the holding company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities) FDHCPW08
David G. Antolik	Director, President S&T Bank	Director, President S&T Bank	NA
Christopher McComish	Director, Chief Executive Officer, S&T Bank	Director, Chief Executive Officer, S&T Bank	NA
Lewis W. Adkins, Jr.	Director, S&T Bank	Director, S&T Bank	NA
Peter R. Barsz	Director, S&T Bank	Director, S&T Bank	NA
Christina A. Cassotis	Director, S&T Bank	Director, S&T Bank	NA
Michael J. Donnelly	Director, S&T Bank	Director, S&T Bank	NA
Jeffrey D. Grube	Director, S&T Bank	Director, S&T Bank	NA
Peter G. Gurt	Director, S&T Bank	Director, S&T Bank	NA
William J. Hieb	Director, S&T Bank	Director, S&T Bank	NA
Frank J Palermo, Jr.	Director, S&T Bank	Director, S&T Bank	NA
Christine J Toretti	Director, Chairperson, S&T Bank	Director, Chairperson, S&T Bank	NA
Bhaskar Ramachandran	Director, S&T Bank	Director, S&T Bank	NA
Stephen A. Drahnak	Executive Vice President, Chief Commercial Banking Officer, S&T Bank	Executive Vice President, Chief Commercial Banking Officer, S&T Bank	NA
Mark Kochvar	Senior Executive Vice President	Senior Executive Vice President	NA
Melanie Lazzari	Executive Vice President, Controller, S&T Bank	Executive Vice President, Controller, S&T Bank	NA
James A Michie	Executive Vice President, Chief Risk Officer, S&T Bank	Executive Vice President, Chief Risk Officer, S&T Bank	NA
Susan A. Nicholson	Executive Vice President, Chief Human Resources Officer, S&T Bank	Executive Vice President, Chief Human Resources Officer, S&T Bank	NA
Rachel L. Smydo	Executive Vice President, General Counsel, S&T Bank	Executive Vice President, General Counsel, S&T Bank	NA
LaDawn D. Yesho	Executive Vice President, Chief Risk Officer, S&T Bank	Executive Vice President, Chief Risk Officer, S&T Bank	NA
BlackRock Inc	NA	NA	NA
The Vanguard Group	NA	NA	NA

Legal Name of S&T Bancorp, Inc.
Holding Company:

FDHCPV98

Item 4(1)(a)	Item 4(5)(a)	Item 4(5)(b)	Item 4(5)(c)
Name	Title or Position with any other company in which the person is a director, trustee, partner, or executive officer.	Name of any other company in which the person is a director, trustee, partner, or executive officer, or owns, controls, or holds with power to vote 25% or more or its outstanding voting securities or proportionate in a partnership.	Percentage of each class of voting securities owned, controlled, or held with power to vote in any other company (including options, warrants or other securities or rights that can be converted into or exercised for voting securities), or proportionate interest held in a partnership, if 25% or more
FDHCPV99	FDHCPW09	FDHCPW10	FDHCPW11
David G. Antolik	N/A	NA	NA
Christopher	N/A	NA	NA
Lewis W. Adkins, Jr.	Metro Alliance Partners, LLC	Metro Alliance Partners, LLC	100%
Peter R. Barsz	Partner, Barsz Gowie Amon & Fultz, LLC	NA	NA
Christina A.	CEO, Allegheny County Airport Authority	NA	NA
Michael J. Donnelly	Indiana Printing & Publishing Company, Inc. -	Indiana Printing & Publishing Company,	50%
Jeffrey D. Grube	President - Martha Street Holdings, LLC	President - Martha Street Holdings, LLC	25%
Peter G. Gurt	Milton Hershey School - President	Milton Hershey School - President	NA
William J. Hieb	NA	NA	NA
Frank J Palermo, Jr.	President, Palermo/Kissinger & Associates,	NA	NA
Christine J Toretti	Palladio, LLC - President/Ownership	Plum Production, Inc. -	100%
Bhaskar	Global Vice President and Chief Information	Global Vice President and Chief	NA
Stephen A. Drahnak	Owner, Nickle Pickle LLC	Owner, Nickle Pickle LLC	100%
Mark Kochvar	NA	NA	NA
Melanie Lazzari	NA	NA	NA
James A Michie	NA	NA	NA
Susan A. Nicholson	NA	NA	NA
Rachel L. Smydo	Steel Treats, LLC d/b/a Bruster's Real Ice	Owner - Steel Treats, LLC d/b/a Bruster's	1
LaDawn D. Yesho	NA	NA	NA
BlackRock Inc.	GasLog Ltd	GasLog Ltd	0.4483
The Vanguard	Southern California Gas Co	Southern California Gas Co	0.67