

RECEIVED  
SUPERVISION & REGULATION

2016 MAY 26 AM 11:17

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.

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):

December 31, 2015

Month / Day / Year

N/A

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

I, Todd D. Brice

Name of the Holding Company Director and Official

Director, President & CEO

Title of the Holding Company Director and Official

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

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.

Physical Location (if different from mailing address)

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.

Person to whom questions about this report should be directed:

Ron Schibner

VP, Reg Reporting Mgr

Name

Title

724-427-2348

Area Code / Phone Number / Extension

724-465-4841

Area Code / FAX Number

ron.schibner@stbank.net

E-mail Address

www.stbancorp.com

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

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 1071397  
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

**S&T Bancorp, Inc.**

**Indiana, Pennsylvania**

**Fiscal Year Ending December 31, 2015**

**Report Item 1:**

**ANNUAL REPORT TO SHAREHOLDERS**

Public company registered with the SEC.

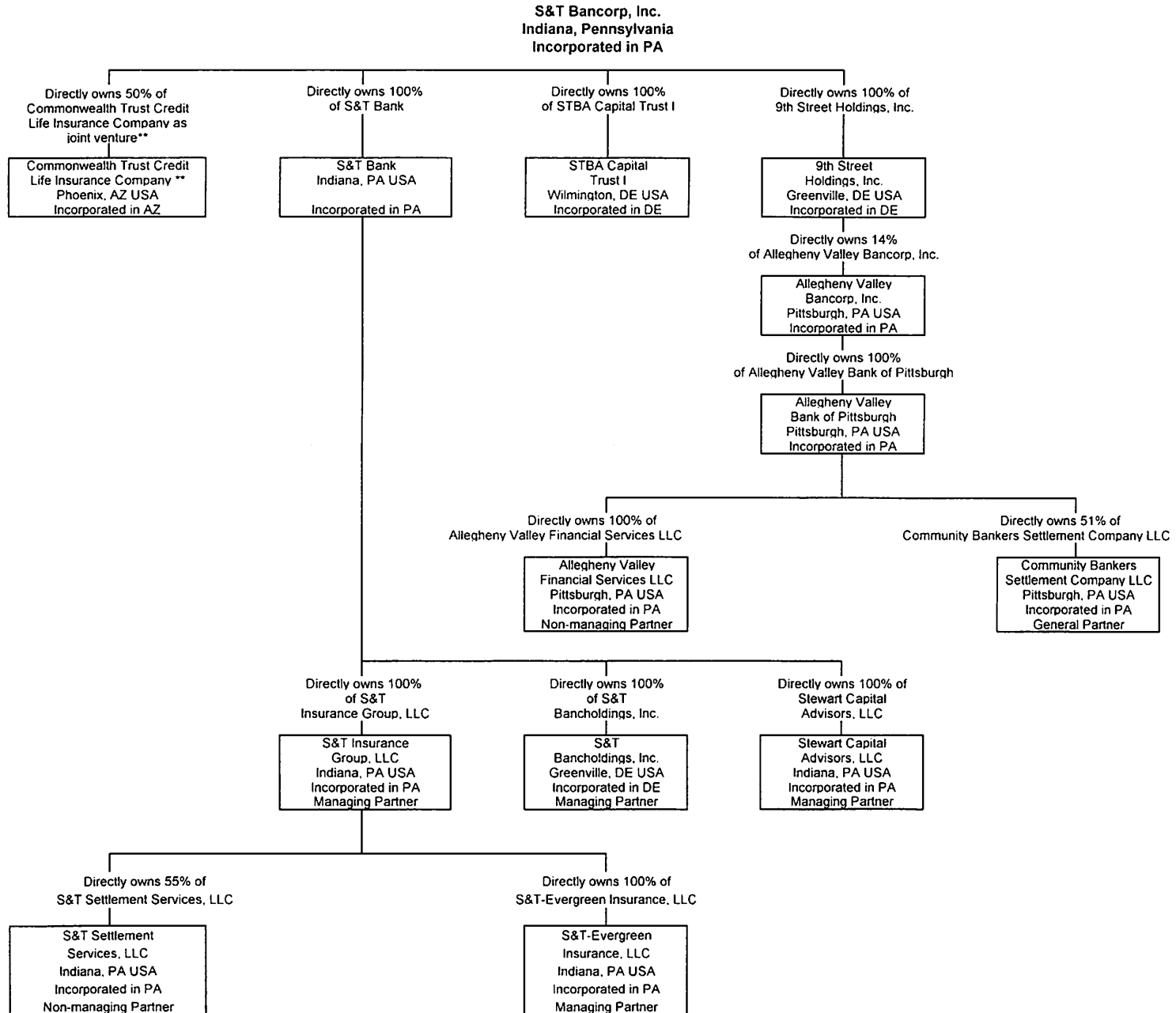
Annual Report on Form 10-K filed with the SEC.

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, 2015

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

FR Y-6 Report  
Fiscal Year Ending 12/31/2015  
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) | 93426           | S & T BANK                      | 800 PHILADELPHIA STREET          | INDIANA            | PA    | 15701-3908 | INDIANA      | UNITED STATES | 7103         |                | 0           | S & T BANK           | 93426    |
| OK          |                | Limited Service            | 4935203         | AKRON BRANCH                    | 3501 EMBASSY PARKWAY, SUITE 101  | AKRON              | OH    | 44333      | SUMMIT       | UNITED STATES | Not Required | Not Required   |             | S & T BANK           | 93426    |
| OK          |                | Full Service               | 3673674         | ALTOONA REGIONAL BANKING CENTER | 1100 LOGAN BOULEVARD             | ALTOONA            | PA    | 16602      | BLAIR        | UNITED STATES | 466128       |                | 68          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 069620          | ARMAGH BRANCH                   | 133 PHILADELPHIA STREET          | ARMAGH             | PA    | 15920      | INDIANA      | UNITED STATES | 229417       |                | 14          | S & T BANK           | 93426    |
| OK          |                | Limited Service            | 1167320         | BLAIRSVILLE STATION             | 205 EAST MARKET STREET           | BLAIRSVILLE        | PA    | 15717      | INDIANA      | UNITED STATES | 224075       |                | 22          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 3200753         | RESORT PLAZA BRANCH             | 111 RESORT PLAZA DRIVE           | BLAIRSVILLE        | PA    | 15717      | INDIANA      | UNITED STATES | 419045       |                | 56          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 279422          | BROCKWAY BRANCH                 | 456 MAIN STREET                  | BROCKWAY           | PA    | 15824      | JEFFERSON    | UNITED STATES | 4089         |                | 12          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 340425          | BROCKVILLE BRANCH               | 256 MAIN STREET                  | BROCKVILLE         | PA    | 15825      | JEFFERSON    | UNITED STATES | 8892         |                | 9           | S & T BANK           | 93426    |
| OK          |                | Full Service               | 112323          | ROUTE 38                        | 209 ALLEGHENY BOULEVARD          | BROCKVILLE         | PA    | 15825      | JEFFERSON    | UNITED STATES | 231220       |                | 11          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 2735968         | BUTLER OFFICE                   | 220 NEW CASTLE ROAD              | BUTLER             | PA    | 16001      | BUTLER       | UNITED STATES | 208617       |                | 55          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 3189648         | CAMP HILL BRANCH                | 3345 MARKET STREET               | CAMP HILL          | PA    | 17011      | CUMBERLAND   | UNITED STATES | Not Required | Not Required   |             | S & T BANK           | 93426    |
| OK          |                | Full Service               | 916428          | CLARION BRANCH                  | 410 MAIN STREET                  | CLARION            | PA    | 16214      | CLARION      | UNITED STATES | 185592       |                | 46          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 3836580         | CRANBERRY BRANCH                | 900 COMMONWEALTH DRIVE SUITE 100 | CRANBERRY TOWNSHIP | PA    | 16066      | BUTLER       | UNITED STATES | 479351       |                | 91          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 1871083         | DELMONT BRANCH                  | 85 GREENSBURG ST                 | DELMONT            | PA    | 15626      | WESTMORELAND | UNITED STATES | 40793        |                | 24          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 1871065         | DERRY BRANCH                    | 100 S CHESTNUT ST                | DERRY              | PA    | 15627      | WESTMORELAND | UNITED STATES | 275045       |                | 25          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 539014          | DU BOIS MALL BRANCH             | 5522 SHAFER ROAD DUBOIS MALL     | DU BOIS            | PA    | 15801      | CLEARFIELD   | UNITED STATES | 184346       |                | 19          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 2200596         | LIBERTY BOULEVARD OFFICE        | 614 LIBERTY BLVD                 | DU BOIS            | PA    | 15801      | CLEARFIELD   | UNITED STATES | 224077       |                | 37          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 901013          | EBENSBURG BRANCH                | 3135 NEW GERMANY ROAD, SUITE 45  | EBENSBURG          | PA    | 15931      | CAMBRIA      | UNITED STATES | 237562       |                | 85          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 377823          | FORD CITY                       | 920 FIFTH AVENUE                 | FORD CITY          | PA    | 16226      | ARMSTRONG    | UNITED STATES | 4079         |                | 49          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 270410          | GALLITZIN BRANCH                | 701 MAIN STREET                  | GALLITZIN          | PA    | 16641      | CAMBRIA      | UNITED STATES | 9037         |                | 86          | S & T BANK           | 93426    |
| 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           | 93426    |
| OK          |                | Full Service               | 2497603         | GREENSBURG                      | 701 EAST PITTSBURGH STREET       | GREENSBURG         | PA    | 15601      | WESTMORELAND | UNITED STATES | 224078       |                | 45          | S & T BANK           | 93426    |
| 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           | 93426    |
| OK          |                | Full Service               | 3471870         | COLONIAL ROAD BRANCH            | 301 COLONIAL ROAD                | HARRISBURG         | PA    | 17108      | DAUPHIN      | UNITED STATES | Not Required | Not Required   |             | S & T BANK           | 93426    |
| OK          |                | Full Service               | 066320          | HOMER CITY BRANCH               | 34 NORTH MAIN ST                 | HOMER CITY         | PA    | 15748      | INDIANA      | UNITED STATES | 8401         |                | 13          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 3673692         | DIRECT BANKING CENTER BRANCH    | 355 NORTH 5TH STREET             | INDIANA            | PA    | 15701      | INDIANA      | UNITED STATES | 442432       |                | 65          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 972321          | INDIAN SPRINGS BRANCH           | 2455 ROUTE 286 SOUTH             | INDIANA            | PA    | 15701      | INDIANA      | UNITED STATES | 224069       |                | 2           | S & T BANK           | 93426    |
| OK          |                | Full Service               | 16029           | NORTH FOURTH STREET BRANCH      | 324 NORTH FOURTH ST              | INDIANA            | PA    | 15701      | INDIANA      | UNITED STATES | 224074       |                | 8           | S & T BANK           | 93426    |
| OK          |                | Full Service               | 3673683         | SOUTH TOWNE PLAZA               | 3100 OAKLAND AVENUE              | INDIANA            | PA    | 15701      | INDIANA      | UNITED STATES | 224078       |                | 38          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 938523          | IRWIN OFFICE                    | 309 MAIN STREET                  | IRWIN              | PA    | 15642      | WESTMORELAND | UNITED STATES | 5362         |                | 69          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 940320          | IRWIN ROUTE 30                  | 8350 LINCOLN HIGHWAY             | IRWIN              | PA    | 15642      | WESTMORELAND | UNITED STATES | 218426       |                | 70          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 46222           | PENN TOWNSHIP BRANCH            | 4021 ROUTE 130                   | IRWIN              | PA    | 15642      | WESTMORELAND | UNITED STATES | 218427       |                | 71          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 2424226         | RICHLAND BRANCH                 | 1516 SCALP AVENUE                | JOHNSTOWN          | PA    | 15904      | CAMBRIA      | UNITED STATES | 237563       |                | 87          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 4841498         | WEST KITTANNING BRANCH          | 227 BUTLER ROAD                  | KITTANNING         | PA    | 16201      | ARMSTRONG    | UNITED STATES | Not Required | Not Required   |             | S & T BANK           | 93426    |
| OK          |                | Full Service               | 4215491         | CENTERVILLE ROAD BRANCH         | 310 CENTERVILLE ROAD             | LANCASTER          | PA    | 17601      | LANCASTER    | UNITED STATES | Not Required | Not Required   |             | S & T BANK           | 93426    |
| OK          |                | Full Service               | 4671613         | FRUITVILLE PIKE BRANCH          | 2055 FRUITVILLE PIKE             | LANCASTER          | PA    | 17601      | LANCASTER    | UNITED STATES | Not Required | Not Required   |             | S & T BANK           | 93426    |
| OK          |                | Full Service               | 4215473         | OREGON PIKE BRANCH              | 1683 OREGON PIKE                 | LANCASTER          | PA    | 17601      | LANCASTER    | UNITED STATES | Not Required | Not Required   |             | S & T BANK           | 93426    |
| OK          |                | Full Service               | 3673704         | LATROBE ROUTE 30 OFFICE         | 3884 ROUTE 30 EAST               | LATROBE            | PA    | 15650      | WESTMORELAND | UNITED STATES | 439268       |                | 62          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 3288818         | ALLEGHENY TOWNE CENTER          | 30 TOWNE CENTER DRIVE            | LEECHBURG          | PA    | 15656      | WESTMORELAND | UNITED STATES | 442431       |                | 64          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 712116          | LORETTO OFFICE                  | 180 SAINT MARYS STREET           | LORETTO            | PA    | 15840      | CAMBRIA      | UNITED STATES | 215892       |                | 88          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 3184693         | MCMURRAY BRANCH                 | 3402 WASHINGTON RD               | MCMURRAY           | PA    | 15317      | WASHINGTON   | UNITED STATES | 418544       |                | 90          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 2005546         | HAYMAKER BRANCH                 | 4580 BROADWAY BOULEVARD          | MONROEVILLE        | PA    | 15146      | ALLEGHENY    | UNITED STATES | 218429       |                | 73          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 188225          | MONROEVILLE BRANCH              | 4385 OLD WM PENN HIGHWAY         | MONROEVILLE        | PA    | 15146      | ALLEGHENY    | UNITED STATES | 206608       |                | 42          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 3150791         | MURRYSVILLE BRANCH              | 4251 OLD WILLIAM PENN HIGHWAY    | MURRYSVILLE        | PA    | 15668      | WESTMORELAND | UNITED STATES | 365101       |                | 48          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 1013922         | NEW BETHLEHEM                   | 628 BROAD STREET                 | NEW BETHLEHEM      | PA    | 16242      | CLARION      | UNITED STATES | 225866       |                | 53          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 3369212         | NEW CUMBERLAND BRANCH           | 440 BRIDGE STREET                | NEW CUMBERLAND     | PA    | 17070      | CUMBERLAND   | UNITED STATES | Not Required | Not Required   |             | S & T BANK           | 93426    |
| OK          |                | Full Service               | 803425          | HOLIDAY PARK BRANCH             | 2388 ROUTE 286                   | PITTSBURGH         | PA    | 15239      | ALLEGHENY    | UNITED STATES | 208606       |                | 40          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 4894597         | MCCANDLESS BRANCH               | 9100 COVENANT AVE                | PITTSBURGH         | PA    | 15237      | ALLEGHENY    | UNITED STATES | Not Required | Not Required   |             | S & T BANK           | 93426    |
| OK          |                | Full Service               | 3747379         | OHARA TOWNSHIP BRANCH           | 1077 FREEPORT ROAD               | PITTSBURGH         | PA    | 15238      | ALLEGHENY    | UNITED STATES | 478125       |                | 80          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 206129          | PENN HILLS BRANCH               | 12262 FRANKSTOWN ROAD            | PITTSBURGH         | PA    | 15235      | ALLEGHENY    | UNITED STATES | 208607       |                | 41          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 772325          | PLUM BRANCH                     | 7680 SALTSBURG ROAD              | PITTSBURGH         | PA    | 15239-1399 | ALLEGHENY    | UNITED STATES | 4074         |                | 39          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 2934239         | SHADYSIDE BRANCH                | 820 SOUTH AIKEN AVENUE           | PITTSBURGH         | PA    | 15232      | ALLEGHENY    | UNITED STATES | 361756       |                | 47          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 1909931         | SQUIRREL HILL                   | 6306 FORBES AVENUE               | PITTSBURGH         | PA    | 15217      | ALLEGHENY    | UNITED STATES | 463036       |                | 67          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 3922233         | PORTAGE OFFICE                  | 737 MAIN STREET                  | PORTAGE            | PA    | 15946      | CAMBRIA      | UNITED STATES | 10379        |                | 82          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 939025          | HAMPTON AVENUE                  | 232 NORTH HAMPTON AVENUE         | PUNXSUTAWNEY       | PA    | 15767      | JEFFERSON    | UNITED STATES | 224072       |                | 6           | S & T BANK           | 93426    |
| OK          |                | Limited Service            | 15527           | MAHONING BRANCH                 | 539 WEST MAHONING ST             | PUNXSUTAWNEY       | PA    | 15767      | JEFFERSON    | UNITED STATES | 224071       |                | 5           | S & T BANK           | 93426    |
| OK          |                | Full Service               | 76014           | REYNOLDSVILLE                   | 418 MAIN STREET                  | REYNOLDSVILLE      | PA    | 15851      | JEFFERSON    | UNITED STATES | 164347       |                | 20          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 935924          | SALTSBURG BRANCH                | 602 SALT STREET                  | SALTSBURG          | PA    | 15681      | INDIANA      | UNITED STATES | 224068       |                | 1           | S & T BANK           | 93426    |
| OK          |                | Full Service               | 4722896         | STATE COLLEGE FINANCIAL CENTER  | 141 WEST BEAVER AVENUE           | STATE COLLEGE      | PA    | 16801      | CENTRE       | UNITED STATES | Not Required | Not Required   |             | S & T BANK           | 93426    |
| OK          |                | Full Service               | 902618          | SUMMERHILL OFFICE               | 265 CROYLE STREET                | SUMMERHILL         | PA    | 15958      | CAMBRIA      | UNITED STATES | 237560       |                | 83          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 207023          | EAST OAKMONT BRANCH             | 2190 HULTON ROAD                 | VERONA             | PA    | 15147      | ALLEGHENY    | UNITED STATES | 208609       |                | 43          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 3624355         | WEXFORD BRANCH                  | 12550 PERRY HIGHWAY              | WEXFORD            | PA    | 15090      | ALLEGHENY    | UNITED STATES | 480023       |                | 81          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 1168153         | WHITE OAK BRANCH                | 2003 LINCOLN WAY                 | WHITE OAK          | PA    | 15131      | ALLEGHENY    | UNITED STATES | 218428       |                | 72          | S & T BANK           | 93426    |
| OK          |                | Full Service               | 3338629         | DOWNTOWN YORK BRANCH            | ONE MARKETWAY SOUTH              | YORK               | PA    | 17401      | YORK         | UNITED STATES | Not Required | Not Required   |             | S & T BANK           | 93426    |
| OK          |                | Full Service               | 1871056         | YOUNGWOOD BRANCH                | 100 SOUTH FOURTH ST              | YOUNGWOOD          | PA    | 15697      | WESTMORELAND | UNITED STATES | 275051       |                | 30          | S & T BANK           | 93426    |

Form FR Y-6  
**S & T Bancorp, Inc.**  
 Fiscal Year Ending December 31, 2015

**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, 2015 |  |  | 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, 2015 |  |  |
|--|--|--|---|--|--|
| (1)(a)<br>Name<br>City, State, Country   | (1)(b)<br>Country of Citizenship<br>or Incorporation | (1)(c)<br>Number and Percentage of<br>Each Class of Voting<br>Securities | (2)(a)<br>Name<br>City, State, Country  | (2)(b)<br>Country of Citizenship<br>or Incorporation | (2)(c)<br>Number and Percentage of<br>Each Class of Voting<br>Securities |
| BlackRock Inc.<br>New York, NY USA   | USA  | 3,519,959 - 10% Common Stock   | N/A   |  |  |
| The Vanguard Group, Inc.<br>Malvern, PA USA  | USA  | 2,688,745 - 8% Common Stock  |   |  |  |

**Form FR Y-6**  
**S & T Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2015**

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

| (1)  | (2)   | (3)<br>(a)                                      | (3)<br>(b)                                      | (3)<br>(c)<br>9th Street Holdings, Inc.,<br>CTCLIC, S&T Insurance Group, LLC,<br>S&T Professional Resources<br>Group, LLC, S&T Banc Holdings, Inc.,<br>Stewart Capital Advisors, LLC and S&T<br>Settlement Services, LLC<br>(Subsidiaries) | (4)<br>(a)<br>Percent of<br>Voting Shares<br>Outstanding<br>Bank Holding<br>Company | (4)<br>(b)<br>Percent of<br>Voting Shares<br>Outstanding<br>(Subsidiaries) | (4)<br>(c)<br>Company with 25%<br>or more ownership  |
|--|---|---|---|--|---|--|--|
| <b>DIRECTORS:</b>                          |   |   |   |  |   |  |  |
| Todd D. Brnce<br>Indiana, PA USA           | N/A   | Director, President,<br>Chief Executive Officer | Director, President,<br>Chief Executive Officer | President, S&T Professional Resources Group, LLC   | 0.25%   | N/A  | HBLT Partnership - 25%   |
| John J. Delaney<br>Indiana, PA USA         | Auto Sales  | Director  | Director  | None   | 0.19%   | N/A  | Delaney Greensburg, LLC - 100%<br>Delaney Indiana, LLC - 100%<br>Delaney Chevrolet, Inc. - 2% (controlling interest)<br>Riehle Chevrolet, Inc.<br>d/b/a Star Chevrolet, Nissan, Volvo - 2% (controlling interest)<br>RCL Partners, Inc. - 33%                                  |
| Michael J. Donnelly<br>Indiana, PA USA     | Publishing  | Director  | Director  | None   | 0.07%   | N/A  | Indiana Printing and Publishing Co., Inc. - 33%<br>Indiana Gazette - 33%<br>JLD Marketing, Inc.,<br>d/b/a Kerr Promotions - 33%<br>Premier Data Management - 48%   |
| William J. Gatti<br>Indiana, PA USA        | Medical Supply  | Director  | Director  | None   | 0.07%   | N/A  | Gatti Medical Supply, Inc. - 100%<br>RCL Partners, Inc. - 33%<br>RXHealth Connect LLC - 25%  |
| James T. Gibson<br>Litzitz, PA USA         | N/A   | Director  | Director  | None   | 1.12%   | N/A  | Orchard Hills Associates, LLC 100%<br>Dad's Pleasant View - 100%<br>AAA Quality Builders Inc. 100%   |
| Jeffrey D. Grube<br>Punxsutawney, PA USA   | Manufacturing   | Director  | Director  | None   | 0.06%   | N/A  | BFG Manufacturing Service Inc. - 25%<br>BFG Electroplating and Manufacturing Co. - 50%<br>Jeffrey Boulevard Holding LLC - 25%<br>RDG Group, Inc. - 25%<br>Hamburg Finishing Works, Inc. - 25%<br>Punxsutawney Finishing Works, Inc. - 25%<br>Martha Street Holdings, LLC - 25% |
| Jerry D. Hostetter<br>Lancaster, PA USA    | Partner - Capital Investment<br>Fund Digital Technology | Director  | Director  | None   | 0.04%   | N/A  | N/A  |
| Frank W. Jones<br>Pittsburgh, PA USA       | Attorney-at-Law   | Director  | Director  | None   | 0.07%   | N/A  | N/A  |
| David L. Krieger<br>Duck, NC USA           | N/A   | Director  | Director  | None   | 0.05%   | N/A  | N/A  |
| James C. Miller<br>Indiana, PA USA         | N/A   | Director  | Director  | None   | 0.18%   | N/A  | N/A  |
| Frank J. Palermo, Jr<br>Pittsburgh, PA USA | Certified Public Accountant                             | Director  | Director  | None   | 0.04%   | N/A  | Palermo/Kissingner, P.C. - 99% shareholder   |

Form FR Y-6  
S & T Bancorp, Inc.  
Fiscal Year Ending December 31, 2015

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

| (1)                                       | (2)                         | (3)<br>(a)  | (3)<br>(b)  | (3)<br>(c)<br>9th Street Holdings, Inc.,<br>CTCLIC, S&T Insurance Group, LLC,<br>S&T Professional Resources<br>Group, LLC, S&T Banc Holdings, Inc.,<br>Stewart Capital Advisors, LLC and S&T<br>Settlement Services, LLC<br>(Subsidiaries)                            | (4)<br>(a)<br>Percent of<br>Voting Shares<br>Outstanding<br>Bank Holding<br>Company | (4)<br>(b)<br>Percent of<br>Voting Shares<br>Outstanding<br>(Subsidiaries) | (4)<br>(c)<br>Company with 25%<br>or more ownership   |
|---|-----------------------------|---|---|---|---|--|---|
| <b>DIRECTORS (continued):</b>             |                             |   |   |   |   |  |   |
| Christine J Toretta<br>Indiana, PA USA    | Gas Driller and<br>Producer | Director, Vice Chairman   | Director, Vice Chairman   | None  | 0.06%   | N/A  | Plum Production, Inc. - 100%<br>CJT, LLC - 100%<br>The Jack Company - 100%<br>Jack Production, Inc. - 75%             |
| Charles G Urin<br>Irwin, PA USA           | N/A                         | Director, Chairman  | Director, Chairman  | None  | 0.07%   | N/A  | N/A   |
| Steven Weingarten<br>Newville, PA USA     | Attorney-at-Law             | Director  | Director  | None  | 0.23%   | N/A  | TAV Partners, LP - 50%<br>TAV Partners GP, LLC - 50%<br>240 Associates GP, LLC - 25%<br>65 A Associates GP, LLC - 25% |
| <b>OFFICERS:</b>                          |                             |   |   |   |   |  |   |
| David G Antolik<br>Indiana, PA USA        | N/A                         | Senior Executive Vice President<br>Chief Lending Officer                          | Senior Executive Vice President<br>Chief Lending Officer                          | Chairman, S&T Settlement Services, LLC  | 0.07%   | N/A  | N/A   |
| George Basara<br>Pittsburgh, PA USA       | N/A                         | Executive Vice President<br>General Counsel and<br>HR Director                    | Executive Vice President<br>General Counsel and<br>HR Director                    | None  | 0.01%   | N/A  | N/A   |
| Emesi J Draganza<br>Indiana, PA USA       | N/A                         | Senior Executive Vice President,<br>Chief Risk Officer and<br>Corporate Secretary | Senior Executive Vice President,<br>Chief Risk Officer and<br>Corporate Secretary | Director, 9th Street Holdings, Inc.<br>Director, S&T Banc Holdings, Inc.  | 0.07%   | N/A  | N/A   |
| Stephen A. Drahnak<br>Indiana, PA USA     | N/A                         | Executive Vice President<br>Commercial Lending                                    | Executive Vice President<br>Commercial Lending                                    | Vice President, S&T Settlement Services, LLC  | 0.03%   | N/A  | Nickie Pickle, Inc. S-Corp - 50%<br>Stody Inc - 51%   |
| Richard A. Fiscus<br>Indiana, PA USA      | N/A                         | Executive Vice President<br>Retail Banking Division Manager                       | Executive Vice President<br>Retail Banking Division Manager                       | None  | 0.10%   | N/A  | N/A   |
| Patrick J. Haberfield<br>Medina, OH USA   | N/A                         | Senior Executive Vice President<br>Chief Credit Officer                           | Senior Executive Vice President<br>Chief Credit Officer                           | None  | 0.03%   | N/A  | N/A   |
| G. Robert Jorgeson<br>Indiana, PA USA     | N/A                         | Executive Vice President<br>Marketing Division Manager                            | Executive Vice President<br>Marketing Division Manager                            | None  | 0.02%   | N/A  | N/A   |
| William Kametz<br>Indiana, PA USA         | N/A                         | Executive Vice President<br>Deputy Chief Credit Officer                           | Executive Vice President<br>Deputy Chief Credit Officer                           | None  | 0.01%   | N/A  | N/A   |
| Mark Kochvar<br>Export, PA USA            | N/A                         | Senior Executive Vice President<br>Chief Financial Officer                        | Senior Executive Vice President<br>Chief Financial Officer                        | President and Director, 9th Street Holdings, Inc.<br>President and Director, S&T Banc Holdings, Inc.<br>Chairman and Director, Stewart Capital Advisors, LLC<br>Chairman and Director CTCLIC<br>Senior Vice President and Secretary/Treasurer, S&T<br>Insurance Group | 0.12%   | N/A  | N/A   |
| Malcolm E. Polley<br>Indiana, PA USA      | N/A                         | Executive Vice President<br>Chief Investment Officer                              | Executive Vice President<br>Chief Investment Officer                              | President and Director, Stewart Capital Advisors, LLC<br>Executive Vice President and Director, 9th Street<br>Holdings, Inc.<br>Executive Vice President and Director, S&T<br>Banc Holdings, Inc.   | 0.03%   | N/A  | N/A   |
| William K Poole<br>Lancaster, PA USA      | N/A                         | Executive Vice President<br>Business Development Officer                          | Executive Vice President<br>Business Development Officer                          | None  | 0.05%   | N/A  | Green Leaf Financial Group - 30%  |
| David Z Richards<br>State College, Pa USA | N/A                         | Executive Vice President<br>State College Admin                                   | Executive Vice President<br>State College Admin                                   | None  | 0.02%   | N/A  | Twigs Management - 100%<br>Last Waltz Holdings LLC - 59%  |
| David P. Ruddock<br>Indiana, PA USA       | N/A                         | Senior Executive Vice President<br>Chief Operating Officer                        | Senior Executive Vice President<br>Chief Operating Officer                        | Executive Vice President and Secretary/Treasurer<br>S&T Professional Resources Group, LLC<br>Director Stewart Capital Advisors, LLC   | 0.11%   | N/A  | N/A   |

Form FR Y-6  
S & T Bancorp, Inc.  
Fiscal Year Ending December 31, 2015

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

| (1)                                     | (2)                     | (3)<br>(a)   | (3)<br>(b)   | (3)<br>(c)<br>9th Street Holdings, Inc.,<br>CTCLIC, S&T Insurance Group, LLC,<br>S&T Professional Resources<br>Group, LLC, S&T Banc Holdings, Inc.,<br>Stewart Capital Advisors, LLC and S&T<br>Settlement Services, LLC<br>(Subsidiaries) | (4)<br>(a)<br>Percent of<br>Voting Shares<br>Outstanding<br>Bank Holding<br>Company | (4)<br>(b)<br>Percent of<br>Voting Shares<br>Outstanding<br>(Subsidiaries) | (4)<br>(c)<br>Company with 25%<br>or more ownership |
|---|-------------------------|--|--|--|---|--|---|
| Name<br>City, State,<br>Country         | Principal<br>Occupation | S&T Bancorp, Inc.<br>Bank Holding Company                | S&T Bank<br>(Subsidiary)                                 |  |   |  |   |
| <u>OFFICERS (continued):</u>            |                         |  |  |  |   |  |   |
| Thomas Sposito<br>Manheim, PA USA       | N/A                     | Senior Executive Vice President<br>Market Executive      | Senior Executive Vice President<br>Market Executive      | None   | 0.08%   | N/A  | N/A   |
| Rebecca A. Stapleton<br>Indiana, PA USA | N/A                     | Senior Executive Vice President<br>Chief Banking Officer | Senior Executive Vice President<br>Chief Banking Officer | Executive Vice President and Director, CTCLIC<br>Chairman, S&T Insurance Group, LLC<br>President, S&T Settlement Services, LLC<br>Director, Stewart Capital Advisors, LLC  | 0.03%   | N/A  | N/A   |
| LaDawn D. Yeshe<br>Pittsburgh, PA USA   | N/A                     | Executive Vice President<br>Chief Audit Executive        | Executive Vice President<br>Chief Audit Executive        | None   | 0.03%   | N/A  | N/A   |