

## Profile:

S&T Bancorp, Inc. is a \$6.7 billion financial holding company headquartered in Indiana, PA, located about 55 miles northeast of Pittsburgh, PA.

Founded in 1902 with a single location in Indiana, PA, S&T Bancorp, Inc. has grown to 64 offices that provide a full range of financial services to individuals and businesses in 17 counties in Pennsylvania and northeast Ohio. Additionally, S&T has loan production offices in central Ohio and western New York.

## Investment Thesis:

- Above peer performance
- Strategic and effective mergers and expansion
- Demonstrated expense discipline and efficiency
- Organic growth
- Sound asset quality
- Stable regional economy with long term oil and gas benefit

## Recent Mergers and Expansions:

**December 21, 2015**

S&T Bank branch opens in **Akron, Ohio**.

**March 23, 2015**

S&T Bank loan production office opens to service **western New York**.

**March 4, 2015**

S&T Bancorp merges with **Integrity Bancshares** in southcentral PA, adding 8 offices in 4 counties, \$789 million in loans, and \$722 million in deposits.

**June 18, 2014**

S&T Bank branch opens in **State College, PA**.

**January 21, 2014**

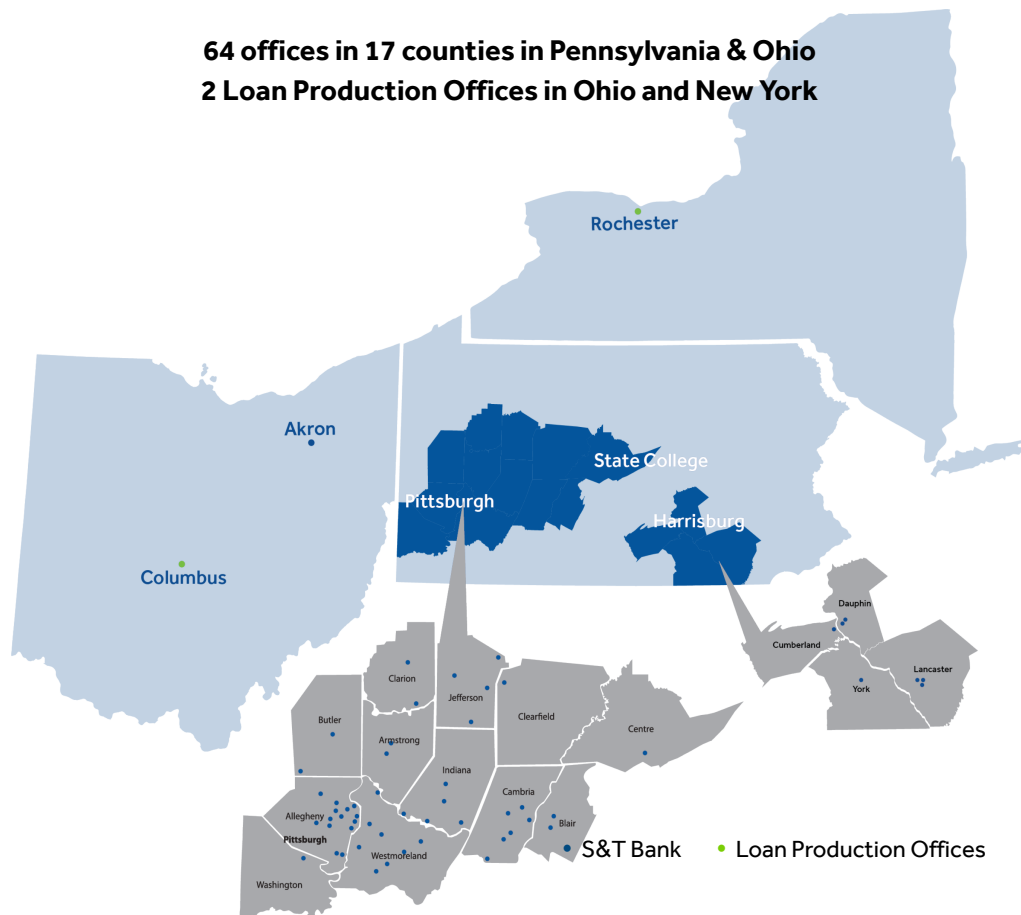
S&T Bank loan production office opens to service **central Ohio**.

## Key Statistics:

(Data as of 9.30.16)

Total Assets (in \$ millions)	\$6,718	Stock Price	\$28.99
Common BV/Share	\$24.02	Market Cap (in \$ millions)	\$1,012
Tangible BV/Share	\$15.57	Dividend Yield (annualized)	2.62%
		Price/Earnings (LTM)	14.2

**64 offices in 17 counties in Pennsylvania & Ohio**  
**2 Loan Production Offices in Ohio and New York**



## Total Annualized Shareholder Return

Includes reinvested dividends  
(Data as of 9.30.16)

	1 YR	3 YR	5 YR	10 YR
STBA	-8.55%	9.01%	15.64%	2.05%
NASDAQ Bank	10.67%	11.12%	19.18%	1.48%
KRX-Dow Jones KBW Regional Bank	9.30%	10.07%	19.88%	1.33%
S&P 500	15.37%	11.13%	16.33%	7.22%

Source: Bloomberg

### Senior Management:

**Todd D. Brice**

President and Chief Executive Officer

**Mark Kochvar**

 Senior Executive Vice President,  
 Chief Financial Officer

**David G. Antolik**

 Senior Executive Vice President,  
 Chief Lending Officer

**David P. Ruddock**

 Senior Executive Vice President,  
 Chief Operating Officer

**Rebecca A. Stapleton**

 Senior Executive Vice President,  
 Chief Banking Officer

### Investor Relations Contact:

**Mark Kochvar**

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 For more information visit  
 stbancorp.com or stbank.com.

 Common stock traded on the NASDAQ  
 under the symbol *STBA*

### Analyst Coverage:

*The following analysts published research  
 about S&T Bancorp, Inc. in 2016.*

 Boenning & Scattergood  
 Matthew Schultheis • 610.832.5290  
 mschultheis@boenninginc.com

 Keefe, Bruyette & Woods  
 Collyn Gilbert • 973.549.4092  
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 Piper Jaffray  
 Matthew Breese • 207.233.4399  
 matthew.m.breese@pjc.com

 Raymond James  
 Daniel Cardenas • 312.655.2986  
 daniel.cardenas@raymondjames.com

### Financial Highlights:

	2016 Q3	2016 Q2	2016 Q1	2015 Full Year	2014 Full Year	2013 Full Year
Net Income (in \$ thousands)	\$20,581	\$17,059	\$16,093	\$67,081	\$57,910	\$50,539
Diluted Earnings per Share	\$0.59	\$0.49	\$0.46	\$1.98	\$1.95	\$1.70
Dividends Declared per Share	\$0.19	\$0.19	\$0.19	\$0.73	\$0.68	\$0.61
Total Assets (in \$ millions)	\$6,718	\$6,674	\$6,479	\$6,318	\$4,965	\$4,533
Total Loans (in \$ millions)	\$5,430	\$5,400	\$5,188	\$5,063	\$3,872	\$3,568
Total Deposits (in \$ millions)	\$5,145	\$5,120	\$5,018	\$4,877	\$3,909	\$3,672
Return on Average Assets*	1.23%	1.05%	1.01%	1.13%	1.22%	1.12%
Return on Average Equity*	9.85%	8.37%	8.06%	8.94%	9.71%	9.21%
Return on Tangible Equity*	15.46%	13.30%	13.00%	14.39%	14.02%	13.94%
Net Interest Margin (FTE)*	3.46%	3.44%	3.53%	3.56%	3.50%	3.50%
Nonperforming Assets/ Loans + OREO	0.76%	0.80%	1.00%	0.71%	0.33%	0.64%
Allowance for Loan Losses/ Total Loans	0.99%	0.97%	0.97%	0.96%	1.24%	1.30%
Net Loan Charge-offs/ Average Loans	0.07%	0.23%	0.22%	0.22%	0.00%	0.25%
Risk-based Capital - Total Tangible Common Equity/ Tangible Assets	11.87%	11.52%	11.57%	11.60%	14.27%	14.36%
	8.46%	8.30%	8.33%	8.24%	9.00%	9.03%

\*Annualized for quarterly data

### Our Reputation Speaks for Itself...

- Named to the prestigious **Sandler O'Neill Sm-All Stars Class of 2013, 2014, & 2015.**
- **Superior Customer Service**  
Consistently ranked high in customer satisfaction.
- **American Heart Association**  
S&T recognized as a Gold Level Fit-Friendly Worksite in 2015.



This document may contain "forward-looking statements" within the meaning of the Private Securities Litigation Reform Act of 1995. Such statements involve risks and uncertainties that could cause actual results to differ materially from the results discussed in these statements. These risks are detailed in the company's latest form 10-Q and 10-K filed with the Securities and Exchange Commission.

This document also contains or references, certain non-GAAP financial measures, such as net interest margin (FTE). Although S&T believes that these measures enhance investors' understanding of S&T's business and performance, these non-GAAP financial measures should not be considered an alternative to GAAP, and should be read in conjunction with the audited financial statements and analysis as presented in the Annual Report on Form 10-K as well as the unaudited financial statements and analyses as presented in the respective Quarterly Reports on Forms 10-Q for S&T Bancorp, Inc. and subsidiaries.