

Profile:

S&T Bancorp, Inc. is a \$7.3 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 expanded to five markets including Western PA, Central PA, Northeast OH, Central OH and Upstate NY. S&T provides a full range of financial services to individuals and businesses in PA and OH and has loan production offices in Upstate NY.

Investment Thesis:

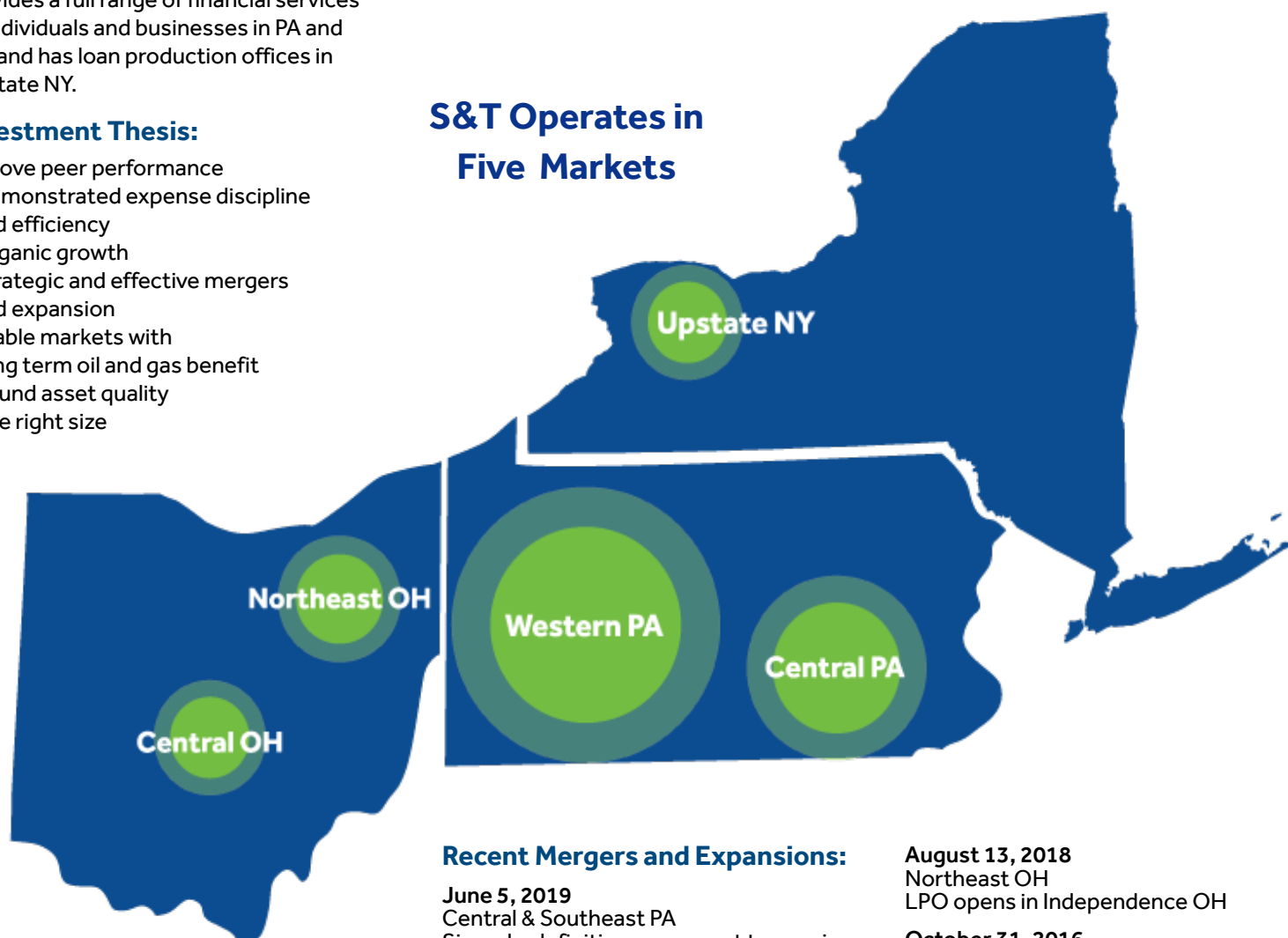
- Above peer performance
- Demonstrated expense discipline and efficiency
- Organic growth
- Strategic and effective mergers and expansion
- Stable markets with long term oil and gas benefit
- Sound asset quality
- The right size

Key Statistics:

(Data as of 6.30.19)

Total Assets (in \$ millions)	\$7,335	Stock Price	\$37.48
Common BV/Share	\$28.11	Market Cap (in \$ billions)	\$1.3
Tangible BV/Share (non-GAAP)	\$19.68	Dividend Yield (annualized)	2.88%
		Price/Earnings (LTM)	12.2

S&T Operates in Five Markets



Recent Mergers and Expansions:

June 5, 2019
Central & Southeast PA
Signed a definitive agreement to acquire DNB Financial Corp.

May 29, 2019
Upstate NY
LPO opens in Buffalo, NY

April 22, 2019
Northeast OH
Branch opens in Cuyahoga Falls, OH

March 4, 2019
Central OH
Branch opens in Hillard, OH

August 13, 2018
Northeast OH
LPO opens in Independence OH

October 31, 2016
Western PA
LPO opens in Pittsburgh, PA

December 21, 2015
Northeast OH
Branch opens in Akron, OH

March 24, 2015
Upstate NY
LPO opens in Rochester, NY

March 4, 2015
Central PA
Integrity Bank acquired

TOP
WORK
PLACES
2018

Pittsburgh Post-Gazette®

Forbes 2019
WORLD'S BEST
BANKS

Powered by STATISTA

Forbes 2018
BEST-IN-STATE
BANKS

Powered by STATISTA

Senior Management:

Todd D. Brice

Chief Executive Officer

David G. Antolik

President and Chief Lending Officer

Mark Kochvar

Chief Financial Officer

David P. Ruddock

Chief Operating Officer

Rebecca A. Stapleton

Chief Banking Officer

Investor Relations Contact:

Mark Kochvar

 S&T Bancorp, Inc.
 800 Philadelphia Street
 Indiana, PA 15701
 724.465.4826
 mark.kochvar@stbank.com

 For more information visit
 stbankcorp.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 2019.

 Boenning & Scattergood
 Scott Beury • 610.862.5337
 sbeury@boenninginc.com

 DA Davidson
 Russell Gunther • 212.223.5403
 rgunther@dadco.com

 Keefe, Bruyette & Woods
 Collyn Gilbert • 973.549.4092
 collyn.gilbert@kbw.com

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

Financial Highlights:

	2Q YTD 2019	2018	2017	2017 Excludes DTA ⁽²⁾	2016
Net Income (in thousands)	\$49,029	\$105,334	\$72,968	\$86,401	\$71,392
Diluted Earnings per Share	\$1.43	\$3.01	\$2.09	\$2.47	\$2.05
Dividends Declared per Share	\$0.54	\$0.99	\$0.82		\$0.77
Total Assets (in millions)	\$7,335	\$7,252	\$7,060		\$6,943
Total Loans (in millions)	\$6,041	\$5,949	\$5,766		\$5,615
Total Deposits (in millions)	\$5,857	\$5,674	\$5,428		\$5,272
Return on Average Assets ⁽¹⁾	1.37%	1.50%	1.03%	1.22%	1.08%
Return on Average Equity ⁽¹⁾	10.43%	11.60%	8.37%	9.90%	8.67%
Return on Tangible Equity ⁽¹⁾ (non-GAAP)	15.09%	17.14%	12.77%	15.08%	13.71%
Net Interest Margin (FTE) ⁽¹⁾ (non-GAAP)	3.70%	3.64%	3.56%		3.47%
Nonperforming Assets/ Loans + OREO	0.77%	0.83%	0.42%		0.77%
Allowance for Loan Losses/ Total Loans	1.02%	1.03%	0.98%		0.94%
Net Loan Charge-offs/Average Loans ⁽¹⁾	0.25%	0.18%	0.18%		0.25%
Risk-based Capital - Total	13.15%	13.21%	12.55%		11.86%
Tangible Common Equity/ Tangible Assets (non-GAAP)	9.59%	9.28%	8.72%		8.23%

⁽¹⁾ Annualized basis

⁽²⁾ These are non-GAAP numbers that adjust for the effects of a one-time, non-cash re-measurement of \$13.4 million of our deferred tax asset in 2017.

Total Annualized Shareholder Return

*Includes reinvested dividends
 (Data as of 6.30.19)*

	1 YR	3 YR	5 YR	10 YR
STBA	(11.08)%	18.18%	11.35%	15.01%
S&P 600 Bank	(5.52)%	13.60%	10.72%	13.89%
NASDAQ Bank	(8.87)%	12.73%	9.40%	11.40%
S&P 500	10.44 %	14.21%	10.71%	14.69%

Source: Bloomberg

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-K filed with the Securities and Exchange Commission and any subsequently filed reports containing updates to these risks. Any such forward-looking statement or other information herein speaks only as of the particular dates referenced or the date such information or statement is made, and S&T undertakes no obligation to update any such information.

This document also contains or references, certain non-GAAP financial measures. 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.