

The logo for S&T Bancorp Inc. features the letters 'S' and 'T' in a large, bold, white serif font. A smaller '&' symbol is positioned between the 'S' and 'T'. To the right of 'S&T', the word 'Bancorp' is written in a white sans-serif font, followed by 'Inc.' in a smaller white sans-serif font.

S&T Bancorp Inc.

Second Quarter 2016

Forward Looking Statement and Risk Factor

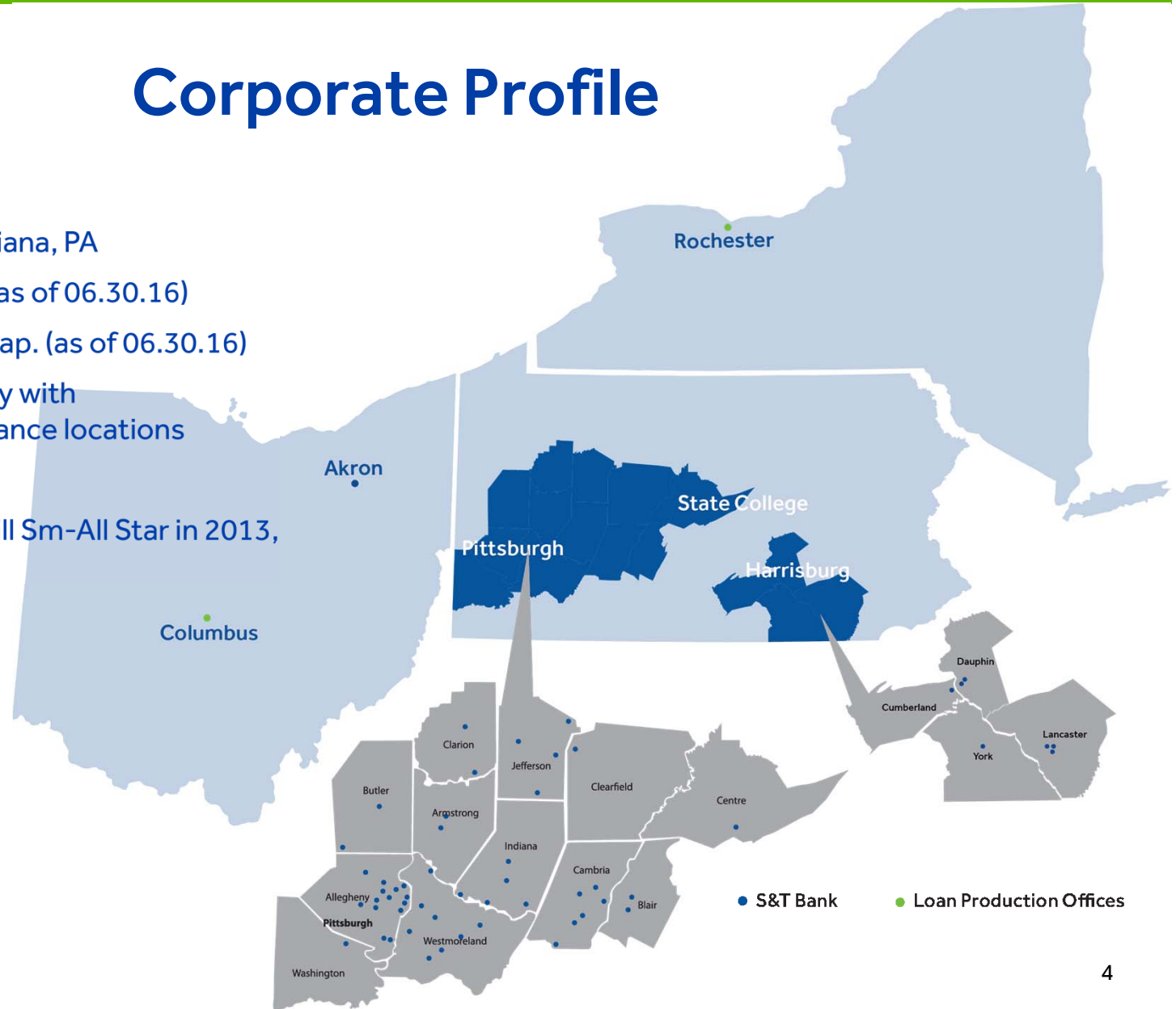
- This presentation contains certain forward-looking statements within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. Forward-looking statements include, among others, statements regarding trends, strategies, plans, beliefs, intentions, expectations, goals and opportunities. Forward looking statements are typically identified by words or phrases such as believe, expect, anticipate, intend, estimate, assume, strategy, plan, outlook, outcome, continue, remain, trend and variations of such words and similar expressions, or future or conditional verbs such as will, would, should, could, may or similar expressions. Actual results and performance could differ materially from those anticipated by these forward-looking statements. Factors that could cause such a difference include, but are not limited to, general economic conditions, changes in interest rates, deposit flows, loan demand, asset quality, including real estate and other collateral values, and competition.
- S&T cautions that these forward-looking statements are subject to numerous assumptions, risks and uncertainties, which change over time. These forward-looking statements speak only as of the date hereof, and S&T assumes no duty to update forward-looking statements. Subsequent written or oral statements attributable to S&T or persons acting on its behalf are expressly qualified in their entirety by the cautionary statements contained herein and those in S&T's reports previously and subsequently filed with the Securities and Exchange Commission.

Non-GAAP Financial Measures

- In addition to the results of operations presented in accordance with Generally Accepted Accounting Principles (GAAP), S&T management uses and this presentation contains or references certain non-GAAP financial measures, such as net interest income on a fully taxable equivalent basis. S&T believes these financial measures provide information useful to investors in understanding our operational performance and business and performance trends which facilitate comparisons with the performance of others in the financial services industry. Although S&T believes that these non-GAAP financial measures enhance investors' understanding of S&T's business and performance, these non-GAAP financial measures should not be considered an alternative to GAAP. The non-GAAP financial measures contained therein 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.

Corporate Profile

- Headquartered in Indiana, PA
- \$6.7 billion in assets (as of 06.30.16)
- \$854 million market cap. (as of 06.30.16)
- Bank holding company with 64 offices and 5 insurance locations
- Stock symbol: STBA
- Named Sandler O'Neill Sm-All Star in 2013, 2014, and 2015



Performance Summary

	2Q16	1Q16	2015	2014	2013	2012
Net Income (in \$ thousands)	\$17,059	\$16,093	\$67,081	\$57,910	\$50,539	\$34,200
Diluted Earnings per Share	\$0.49	\$0.46	\$1.98	\$1.95	\$1.70	\$1.18
Dividends Declared per Share	\$0.19	\$0.19	\$0.73	\$0.68	\$0.61	\$0.60
Total Assets (in \$ millions)	\$6,674	\$6,479	\$6,318	\$4,965	\$4,533	\$4,527
Total Loans (in \$ millions)	\$5,400	\$5,188	\$5,063	\$3,872	\$3,568	\$3,369
Total Deposits (in \$ millions)	\$5,120	\$5,018	\$4,877	\$3,909	\$3,672	\$3,638
Return on Average Assets ⁽²⁾	1.05%	1.01%	1.13%	1.22%	1.12%	0.79%
Return on Average Equity ⁽²⁾	8.37%	8.06%	8.94%	9.71%	9.21%	6.62%
Return on Tangible Equity ⁽¹⁾⁽²⁾	13.30%	13.00%	14.39%	14.02%	13.94%	10.35%
Net Interest Margin (FTE) ⁽¹⁾⁽²⁾	3.44%	3.53%	3.56%	3.50%	3.50%	3.57%
Nonperforming Assets/Loans + OREO	0.80%	1.00%	0.71%	0.33%	0.64%	1.66%
Allowance for Loan Losses/Total Loans	0.97%	0.97%	0.96%	1.24%	1.30%	1.38%
Net Loan Charge-offs/Average Loans ⁽²⁾	0.23%	0.22%	0.22%	0.00%	0.25%	0.78%
Risk-based Capital - Total	11.52%	11.57%	11.60%	14.27%	14.36%	15.39%
Tangible Common Equity/Tangible Assets ⁽¹⁾	8.30%	8.33%	8.24%	9.00%	9.03%	8.24%

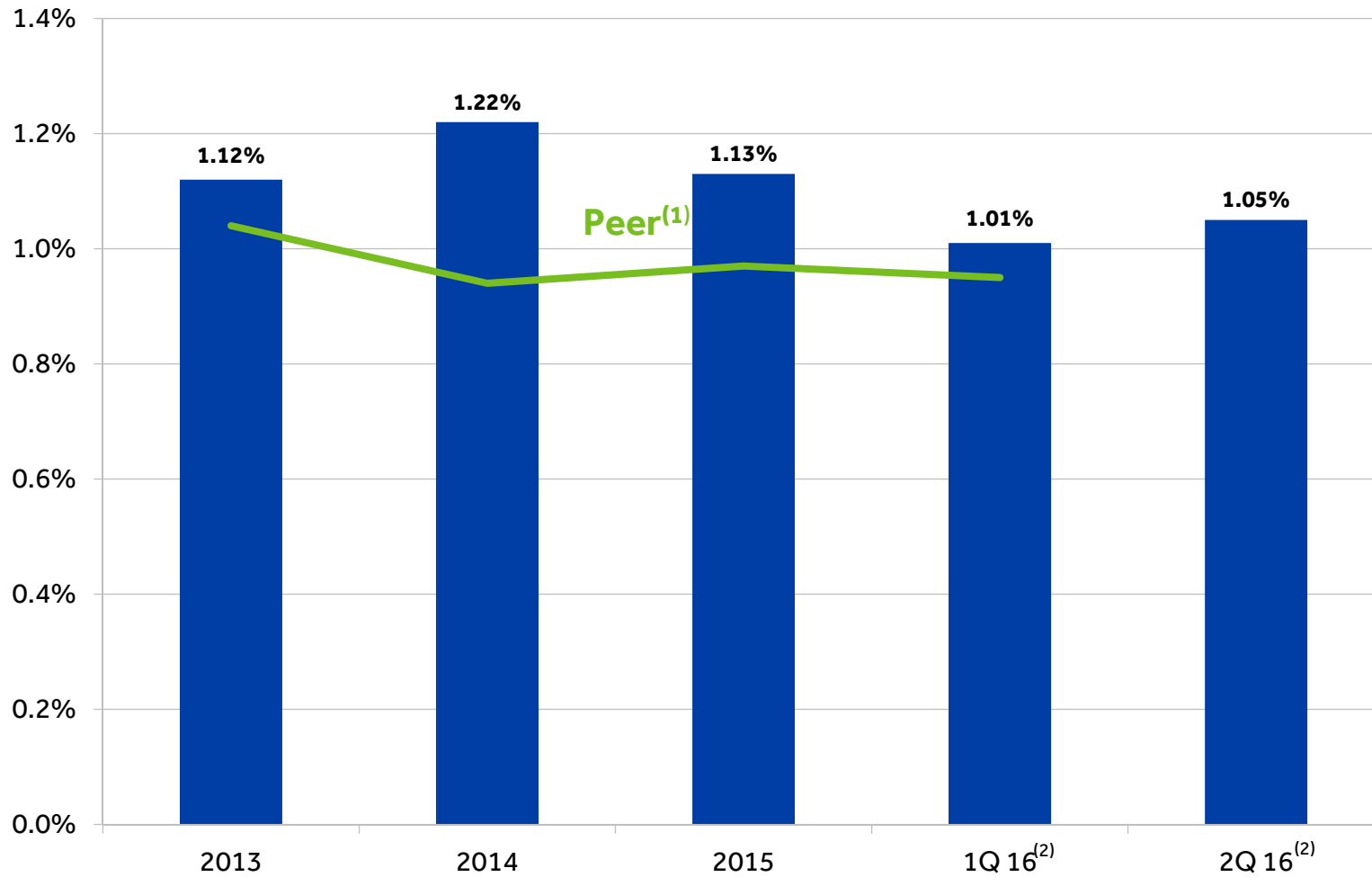
⁽¹⁾Refer to appendix for reconciliation of Non-GAAP financial measures

⁽²⁾Annualized for quarterly data

STBA Investment Thesis

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

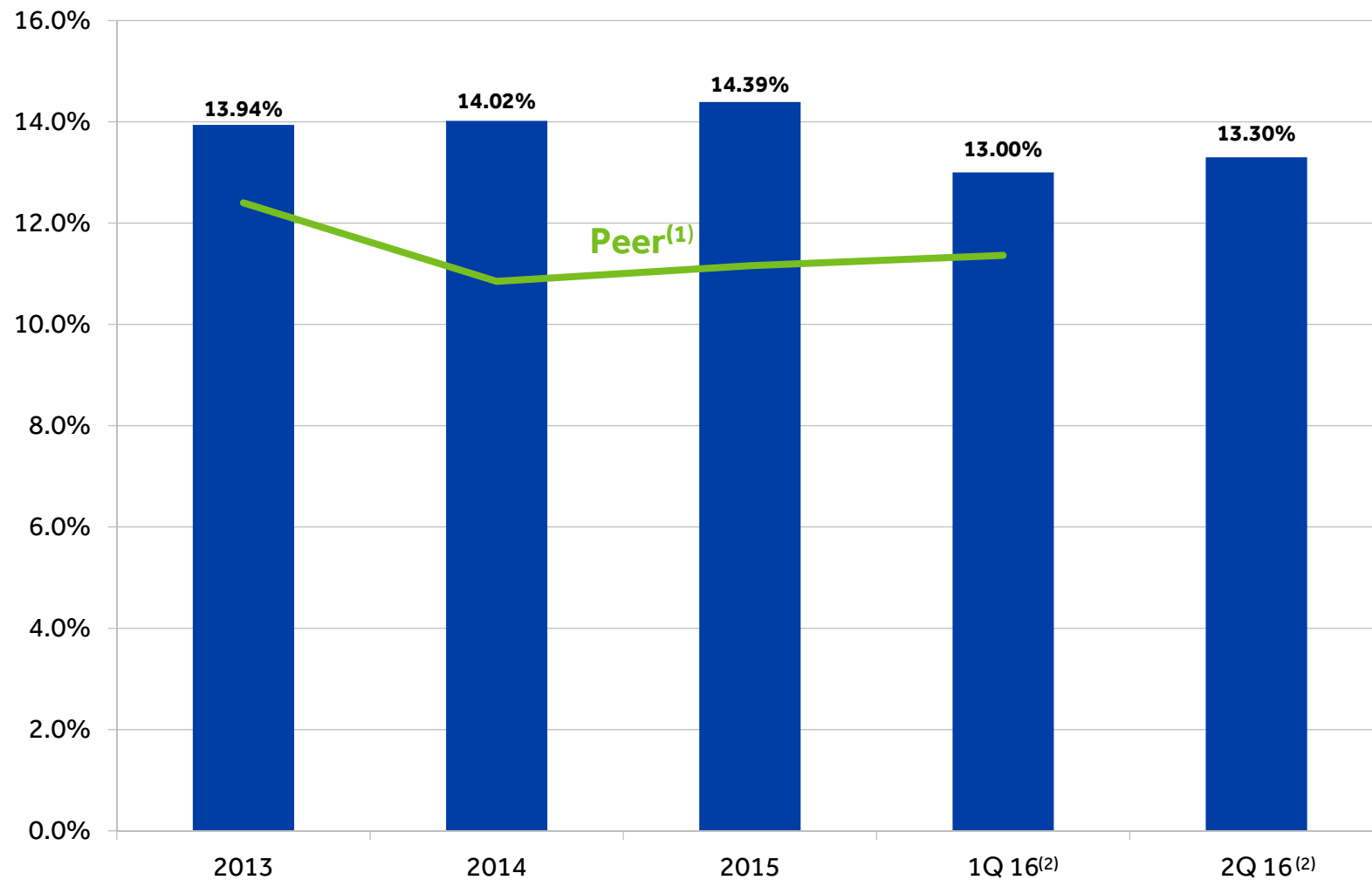
Return on Average Assets



⁽¹⁾ BHCPR Peer Group 2: Bank Holding Companies with \$3-10 Billion of Assets

⁽²⁾ Annualized

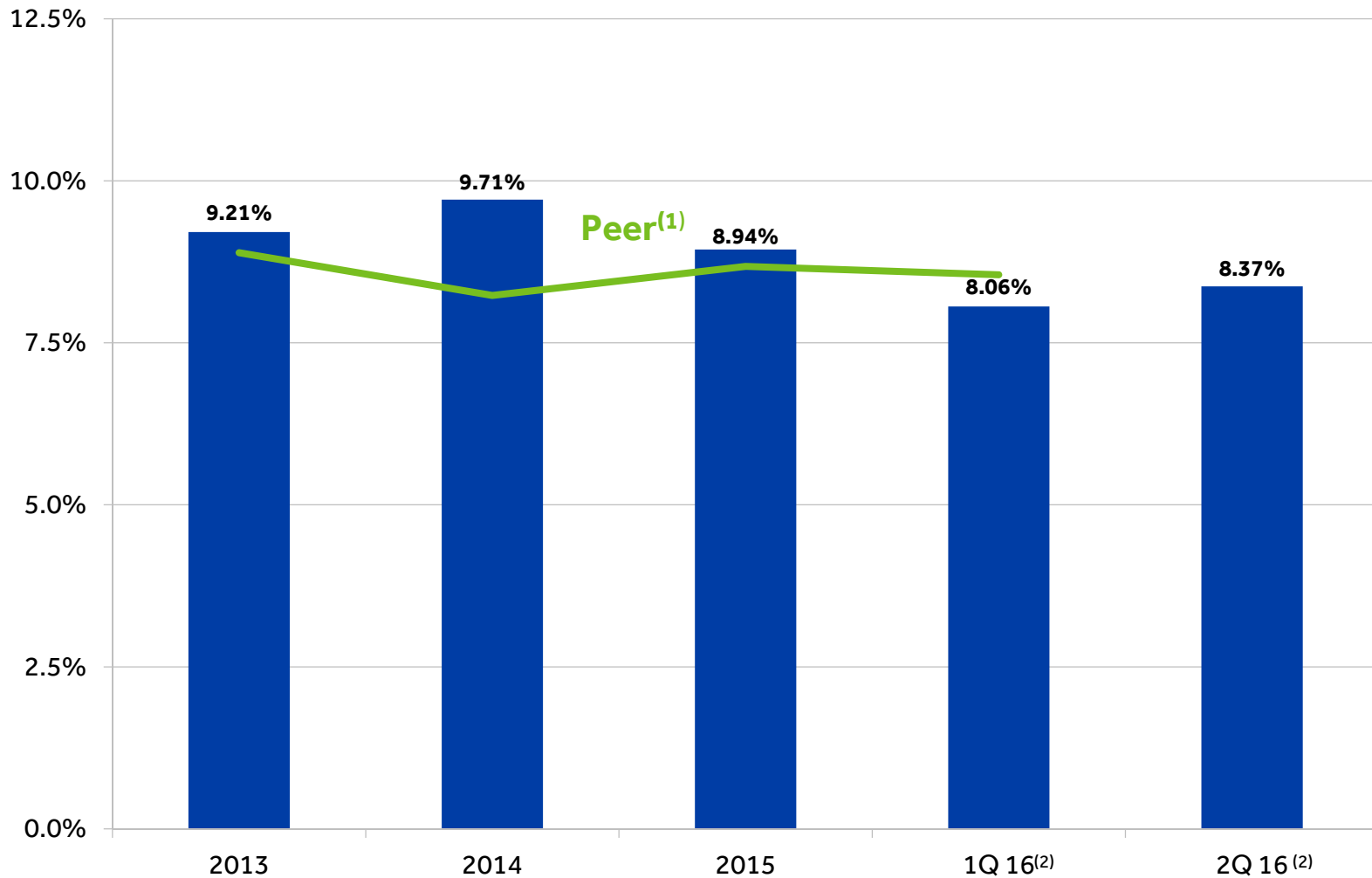
Return on Average Tangible Equity



⁽¹⁾ SNL Financial Custom Peer Group Holding Companies \$3-10 Billion of Assets

⁽²⁾ Annualized

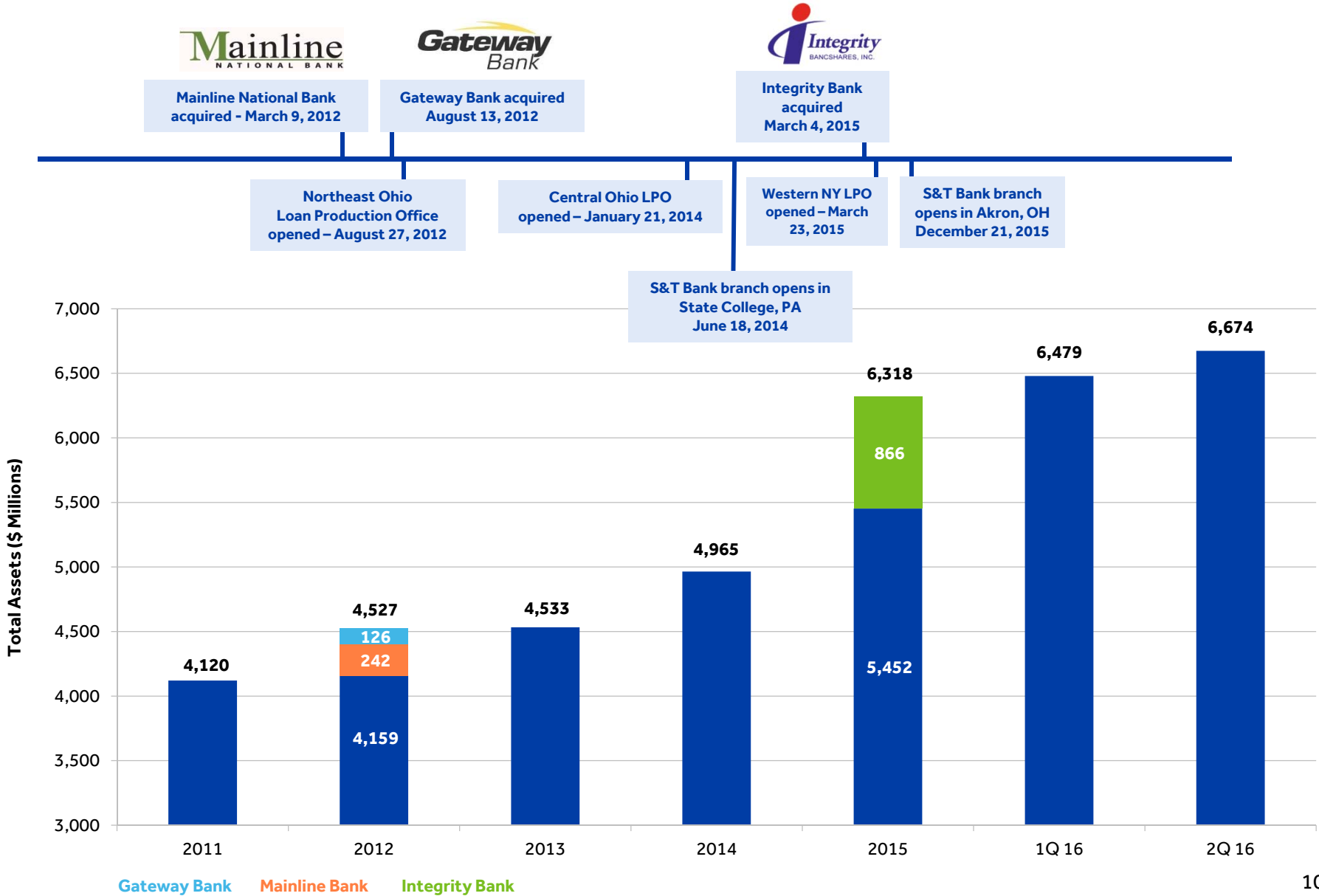
Return on Average Equity



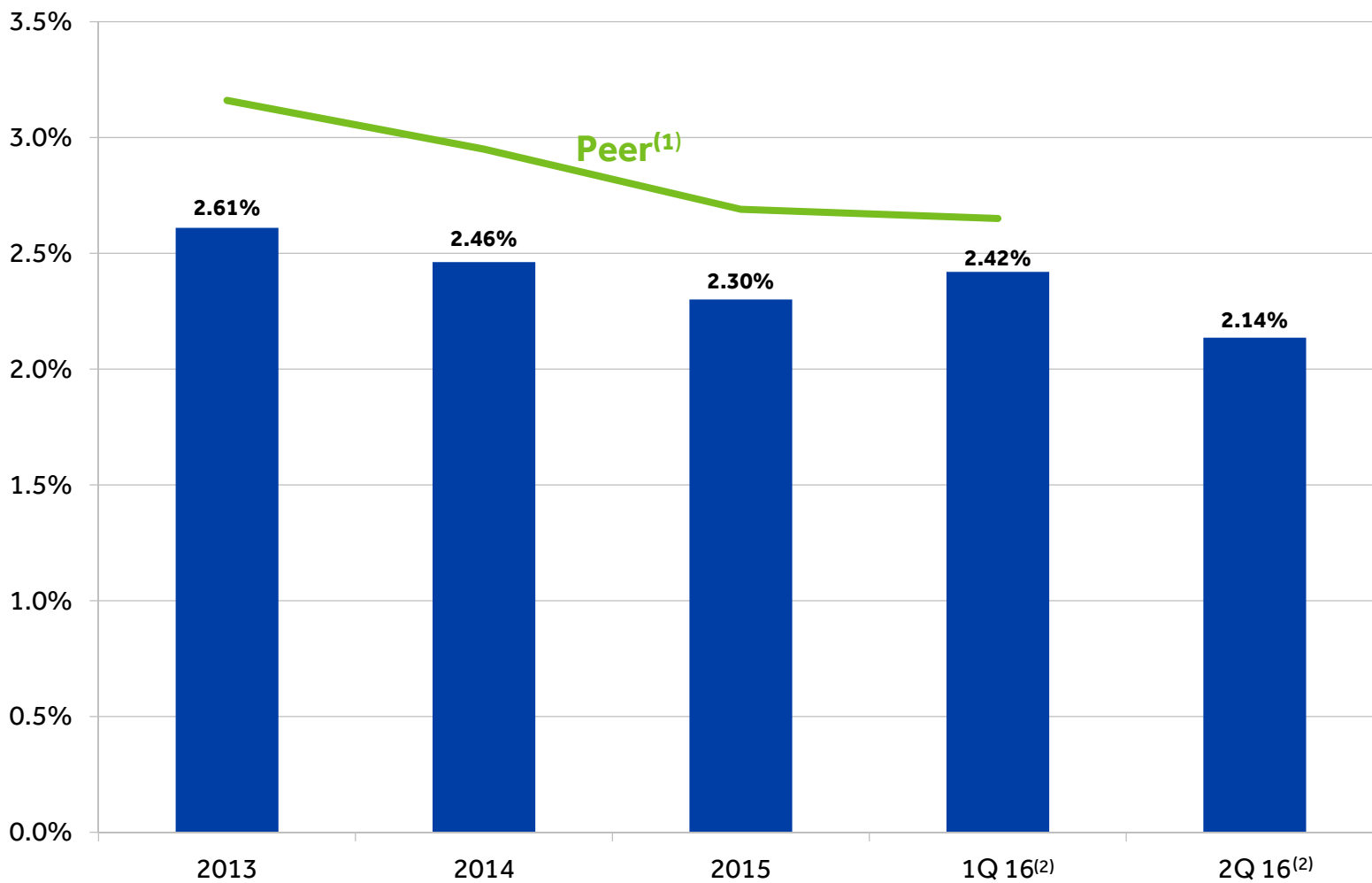
⁽¹⁾ BHCPR Peer Group 2: Bank Holding Companies with \$3-10 Billion of Assets

⁽²⁾ Annualized

Mergers and expansion



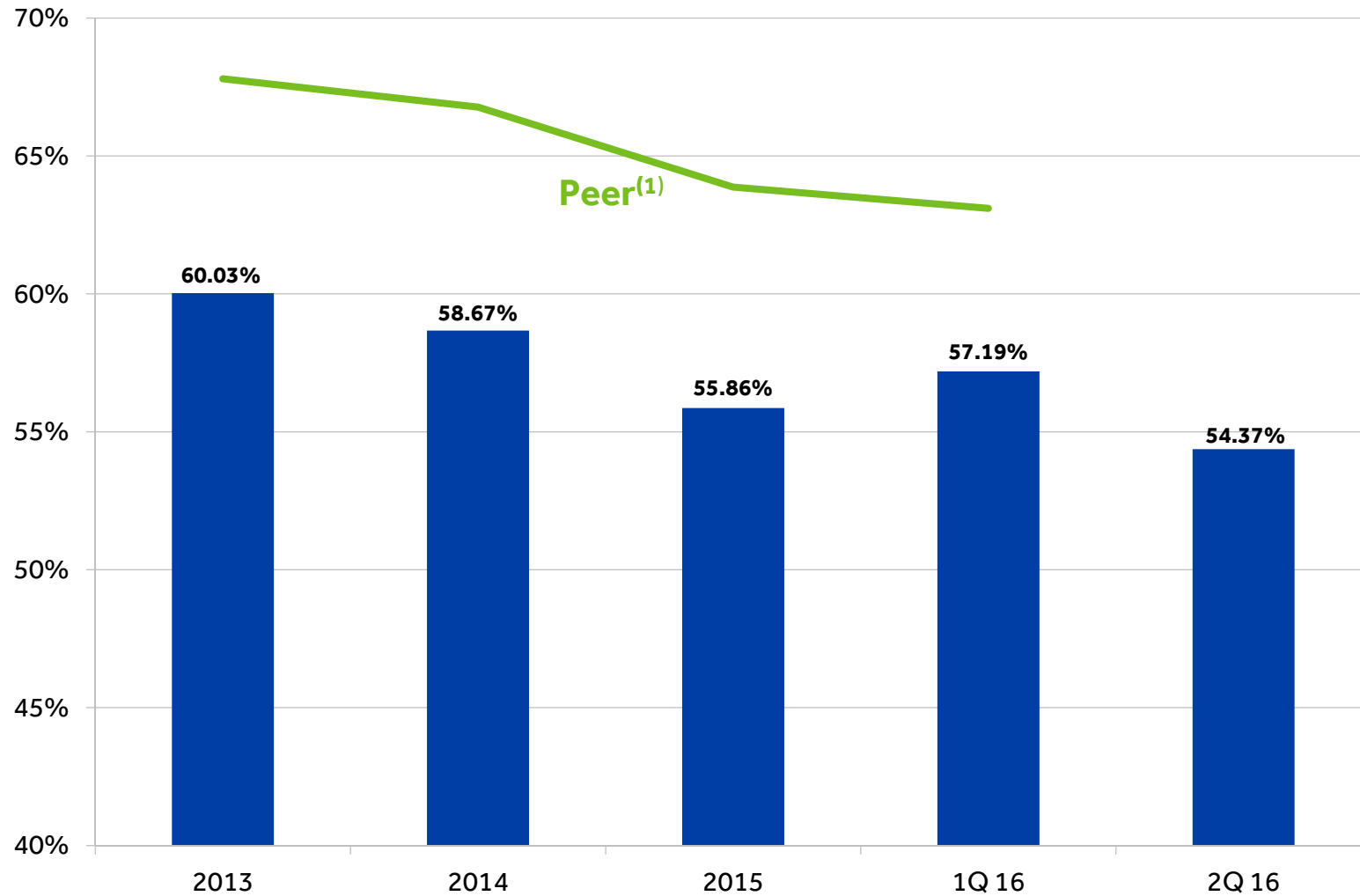
Non Interest Expense / Average Assets



⁽¹⁾ BHCPR Peer Group 2: Bank Holding Companies with \$3-10 Billion of Assets

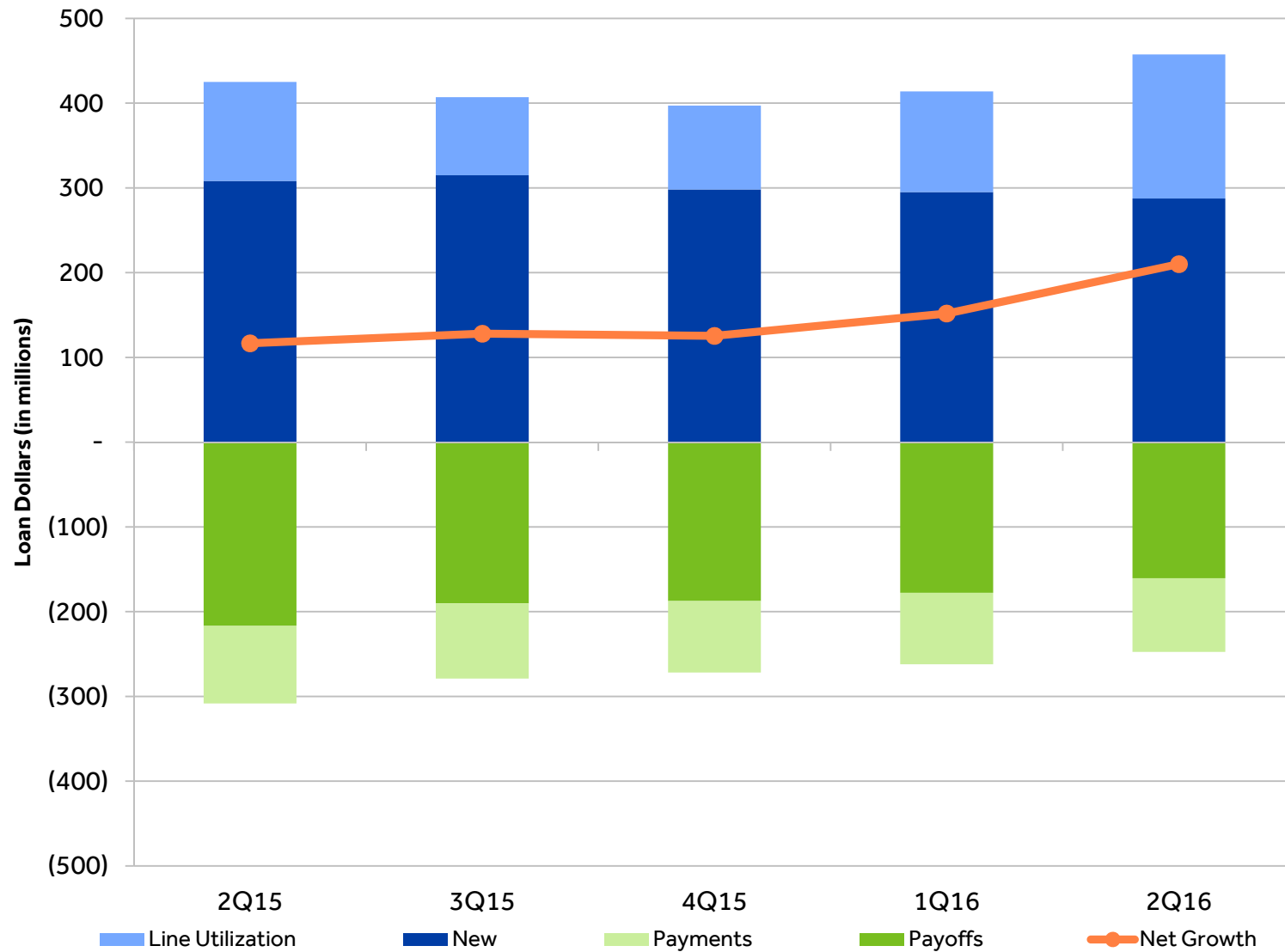
⁽²⁾ Annualized

Efficiency Ratio



⁽¹⁾ BHCPR Peer Group 2: Bank Holding Companies with \$3-10 Billion of Assets

Growth



Market Opportunity

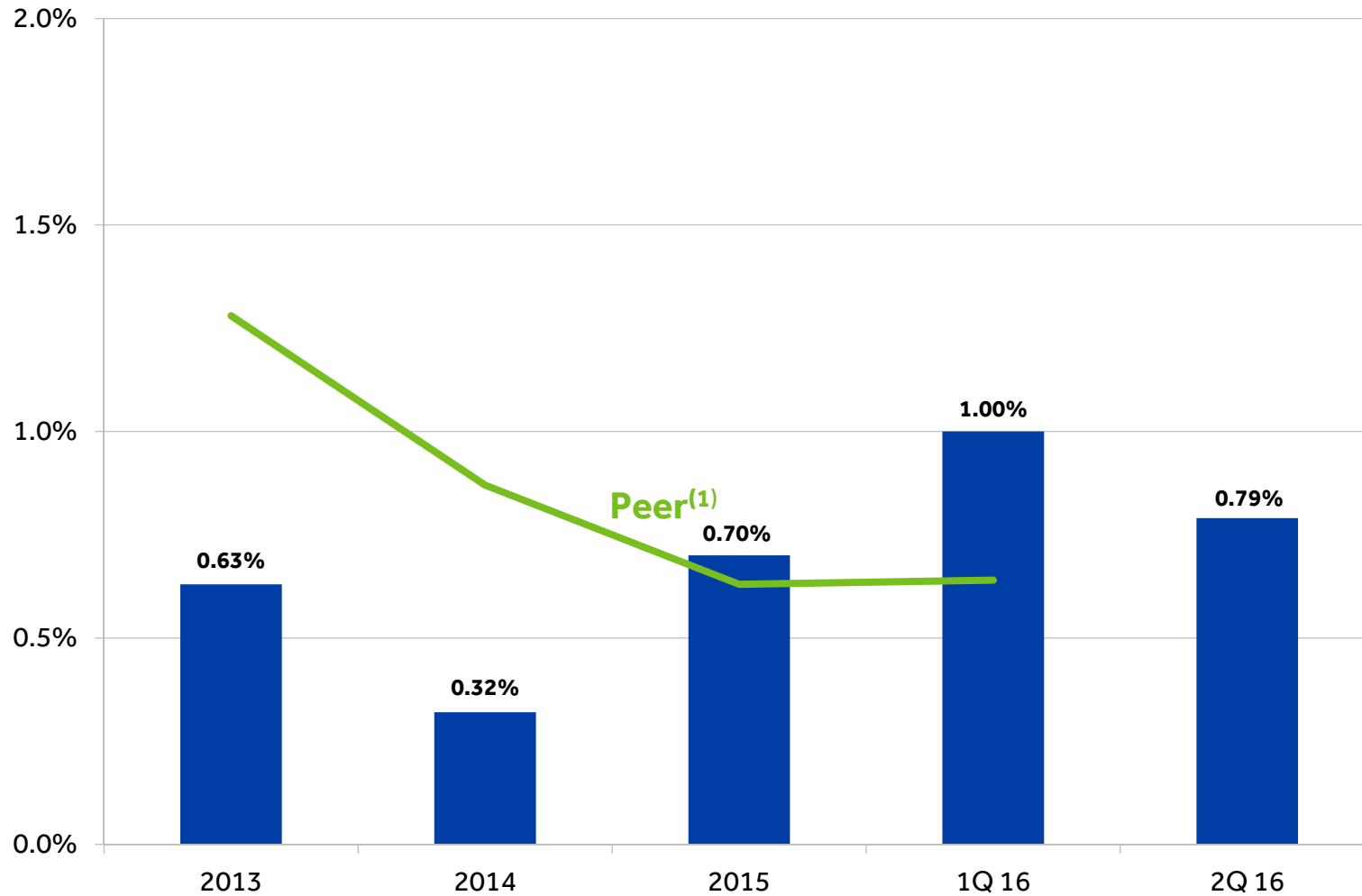
MSA	2016 Population (in thousands)	2016-2021 % Change	Median HH Income (in thousands)	Locations	Deposits (in millions)	Deposit Market Share %	Loans (in millions)
Pittsburgh, PA	2,353	0.14%	55	27	\$1,846	1.6%	\$2,018
Indiana, PA ¹	87	(0.97)%	47	10	\$1,399	58.3%	\$380
Jefferson-Clarion, PA ²	83	(1.64)%	44	8	\$555	34.7%	\$239
DuBois, PA ¹	81	(0.39)%	43	2	\$175	13.4%	\$124
Johnstown, PA	135	(3.51)%	43	6	\$133	4.7%	\$83
Altoona, PA	125	(0.70)%	46	1	\$49	2.1%	\$148
Harrisburg-Carlisle, PA	565	2.14%	61	4	\$518	4.2%	\$342
Lancaster, PA	538	2.53%	60	3	\$155	1.4%	\$400
York-Hanover, PA	443	1.50%	59	1	\$27	0.4%	\$83
State College, PA	161	3.01%	56	1	\$11	0.4%	\$56
Akron, OH	705	0.55%	53	1	-	-	\$102
Cleveland-Elyra, OH	2,061	(0.05)%	52	-	-	-	\$123
Columbus, OH	2,030	4.27%	58	1	-	-	\$272
Rochester, NY	1,084	0.90%	55	1	-	-	\$70
Buffalo-Cheektowaga-Niagara Falls, NY	1,137	0.85%	53	-	-	-	\$131

¹ Metropolitan statistical area

² Counties not part of an MSA or Metropolitan statistical area

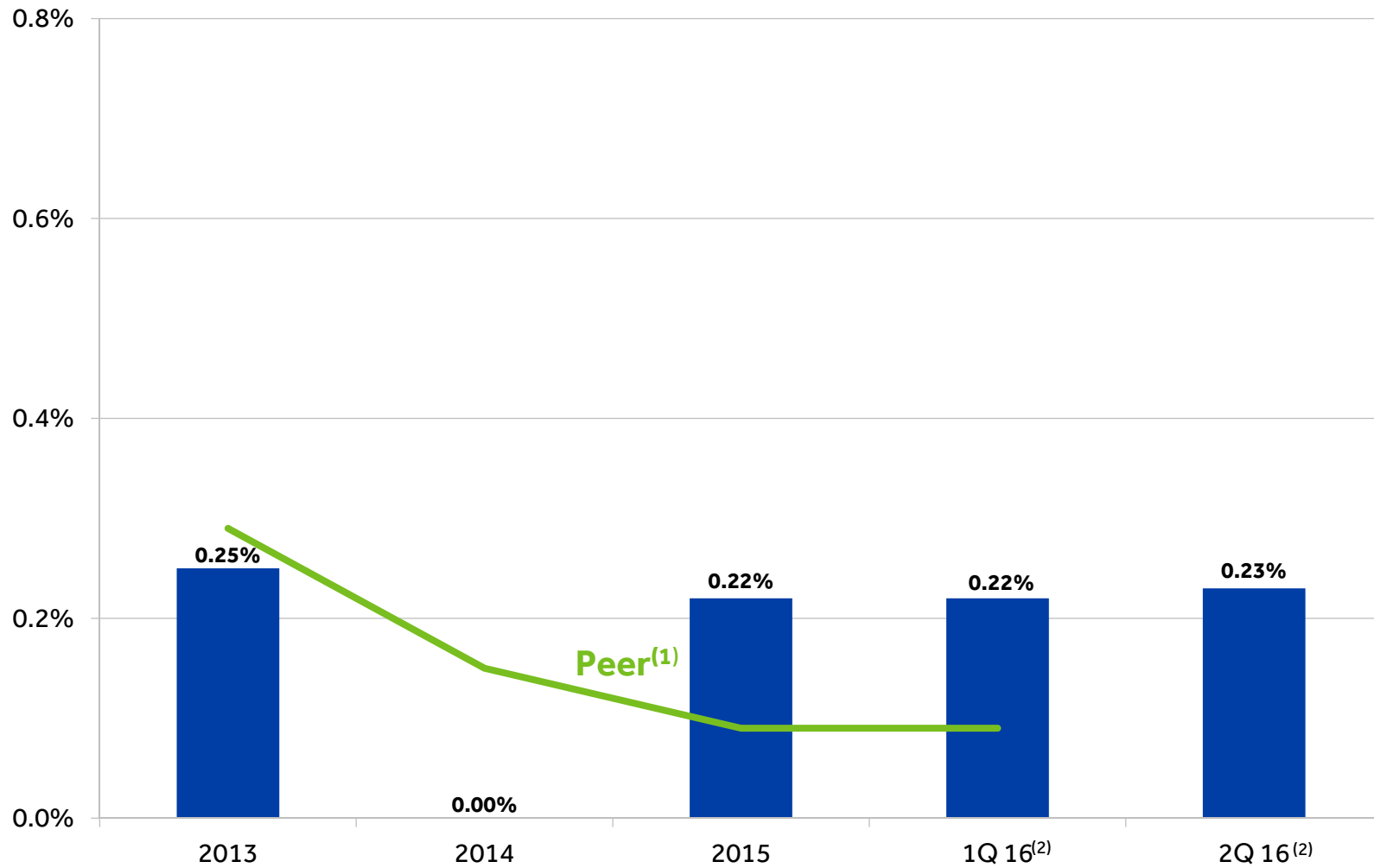
Source: SNL, Nielson, and internal data

Non Performing Loans / Total Loans



⁽¹⁾ BHCPR Peer Group 2: Bank Holding Companies with \$3-10 Billion of Assets

Net Charge Offs / Average Loans



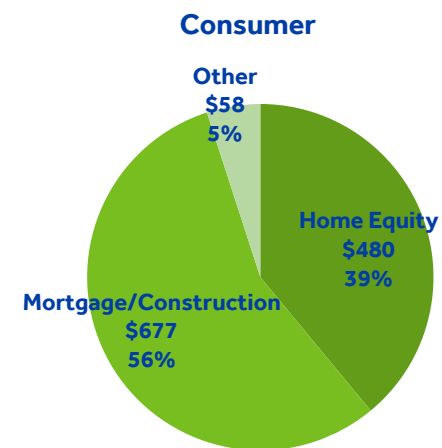
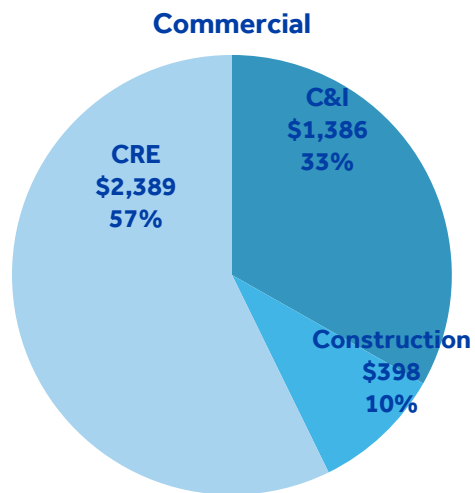
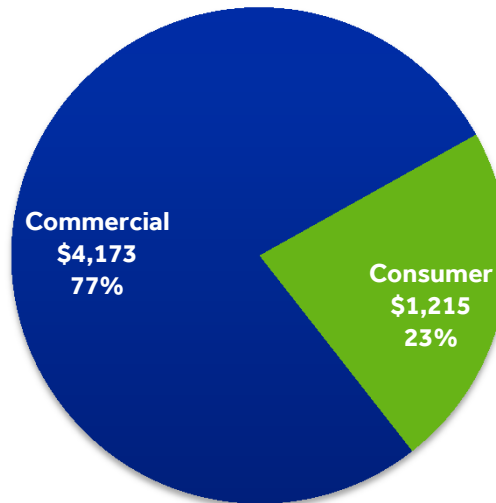
⁽¹⁾ BHCPR Peer Group 2: Bank Holding Companies with \$3-10 Billion of Assets

⁽²⁾ Annualized

Loan Mix

As of 06.30.16

Total Portfolio Loans \$5,388

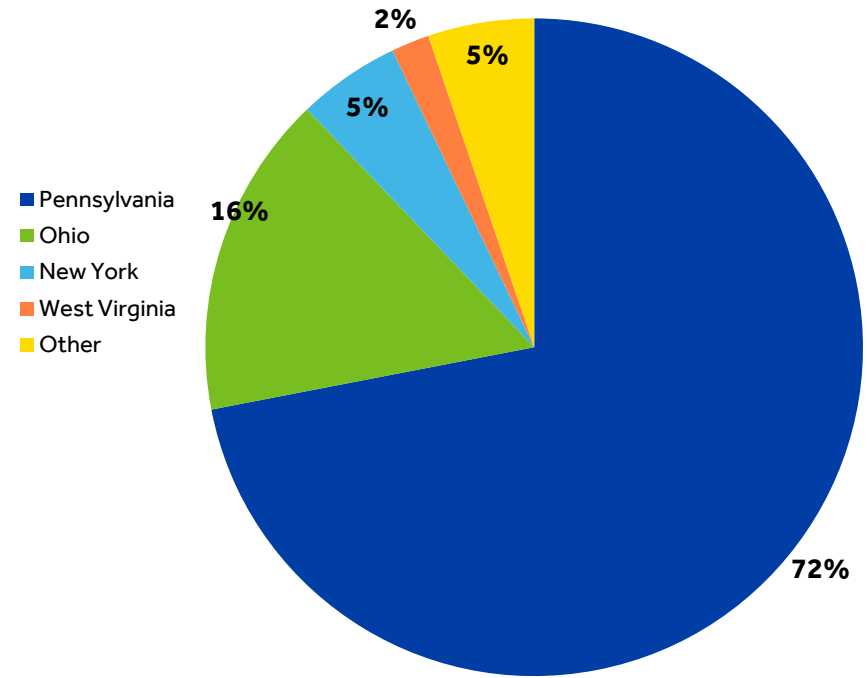
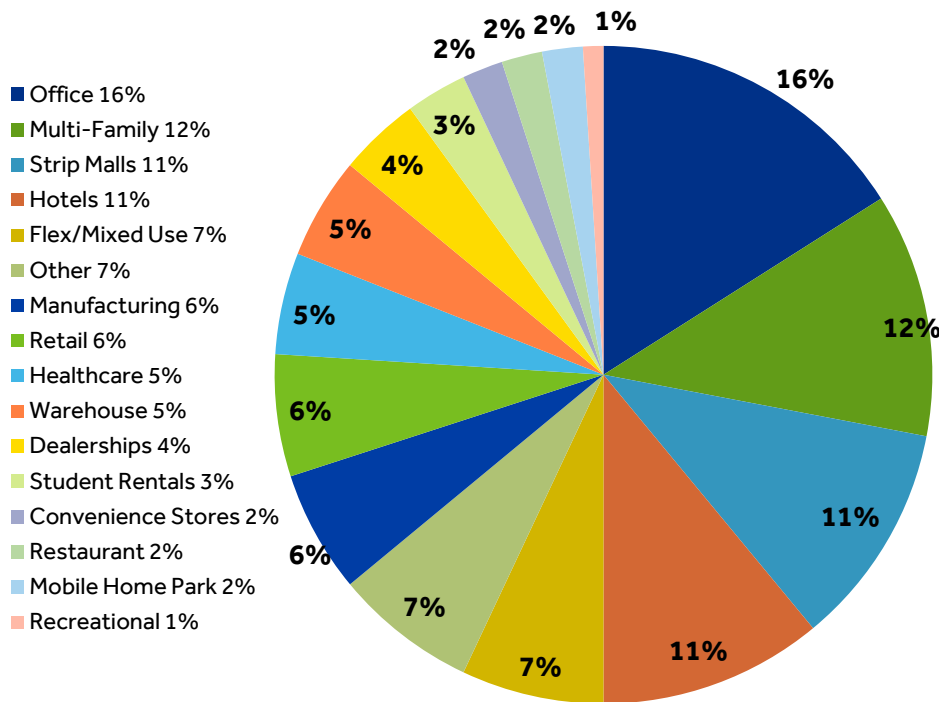


In \$ millions

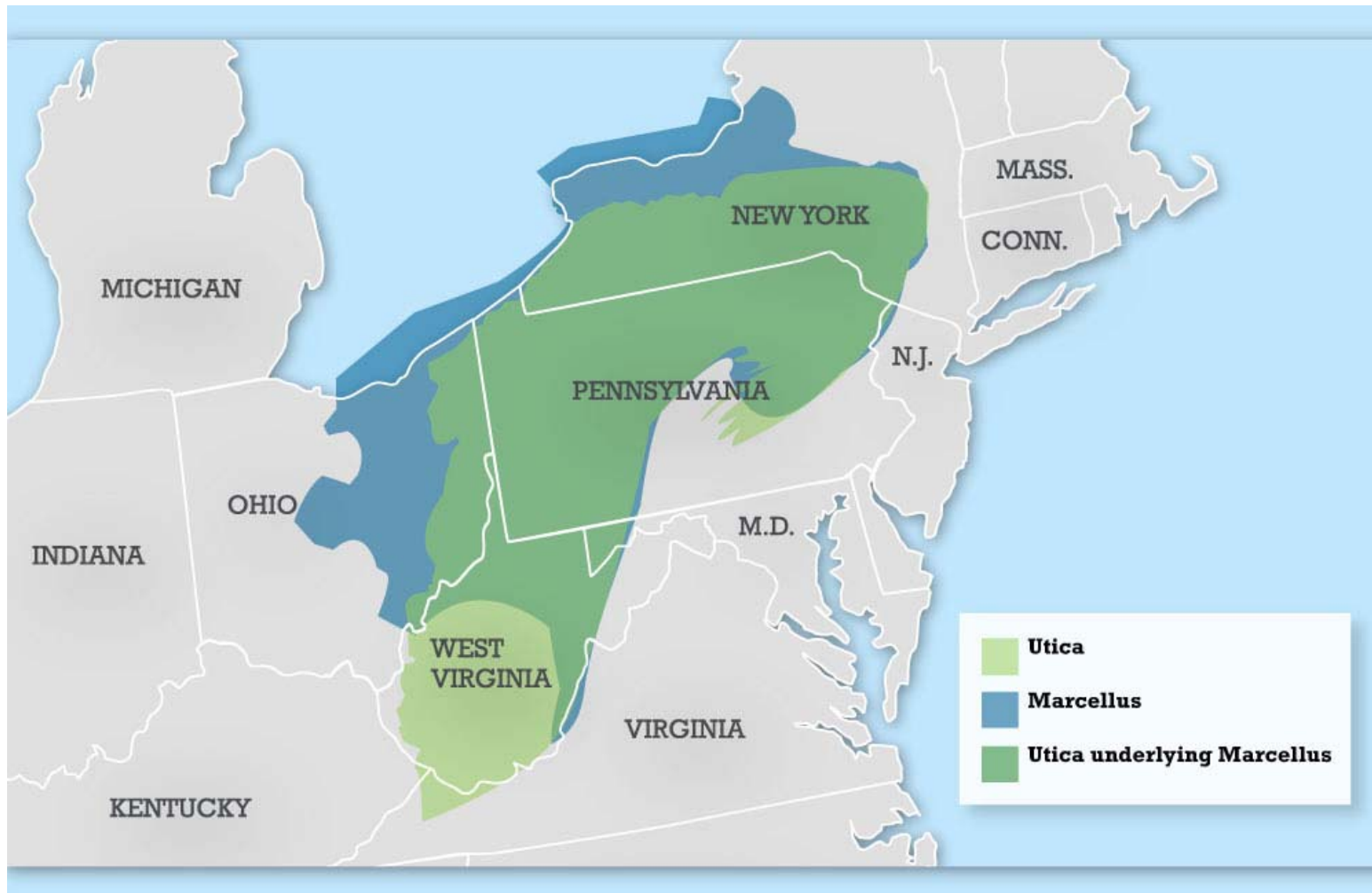
Commercial Real Estate Diversification

As of 06.30.16

Total CRE \$2,389 million

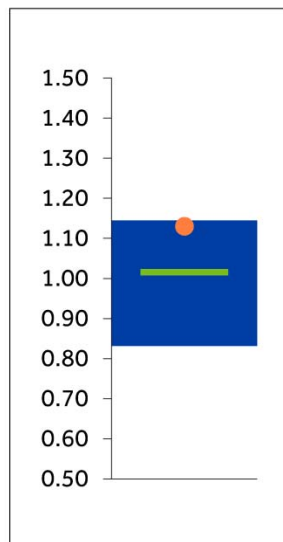


Stable regional economies with long-term oil & gas benefit



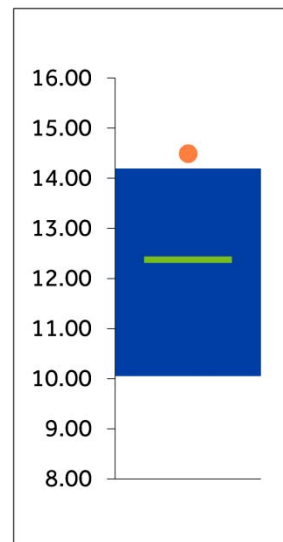
Undervalued compared to peer⁽¹⁾

ROA



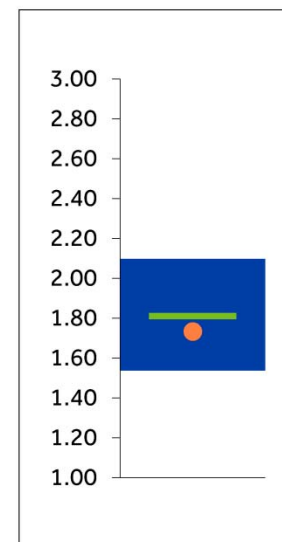
75% Percentile	1.14
Median	1.01
25% Percentile	0.83
S&T	1.13

ROTE



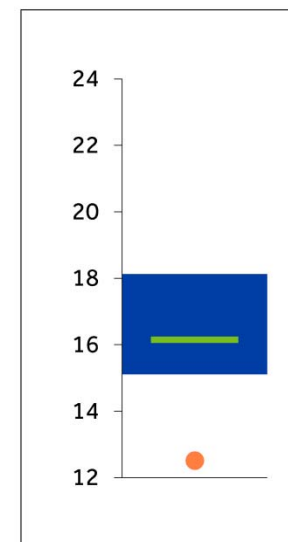
75% Percentile	14.19
Median	12.37
25% Percentile	10.05
S&T	14.49

P / TBV



75% Percentile	2.10
Median	1.81
25% Percentile	1.54
S&T	1.73

P / E



75% Percentile	18.1
Median	16.1
25% Percentile	15.1
S&T	12.5

● S&T — Median ■ 75th - 25th percentile

⁽¹⁾KRX-Dow Jones KBW Regional Bank Index Members
 Stock prices as of 07.20.16; Performance for last twelve months reported
 Source: Bloomberg

Stock Performance

Total Annualized Shareholder Return

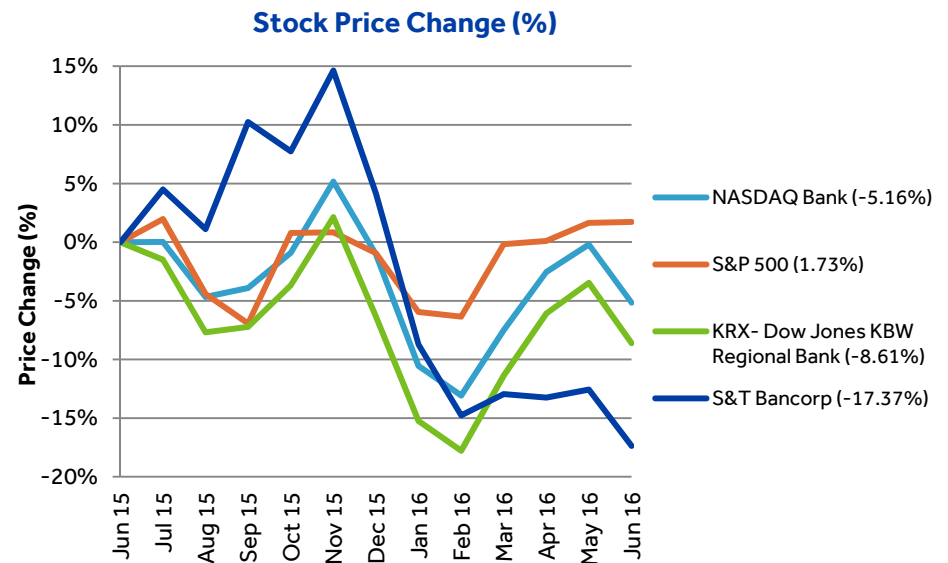
Includes reinvested dividends (Data as of 06.30.16)

	1 YR	3YR	5YR	10YR
STBA	-15.10%	10.50%	8.72%	0.13%
NASDAQ Bank	-3.07%	9.53%	11.60%	0.80%
KRX-Dow Jones KBW Regional Bank	-6.21%	9.66%	11.68%	0.67%
S&P 500	3.97%	11.60%	12.06%	7.41%

Source: Bloomberg

Institutional Ownership	49.20%
Insider Ownership	3.19%
Employee 401K	1.74%

Source: NASDAQ and internal data

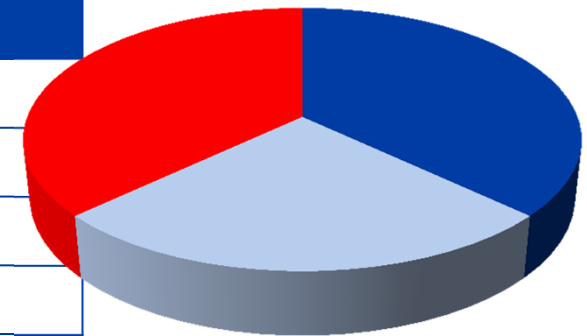


Source: SNL

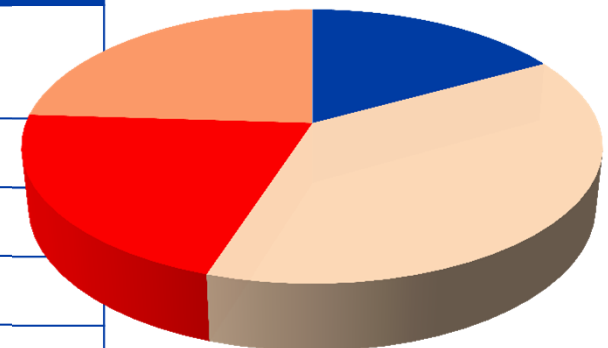
Rate Sensitivity

As of 06.30.16

Loans & Securities		
Floating Rate ■	\$2,294	37%
ARM/Future Reset ■	\$1,607	26%
Fixed Rate ■	\$2,251	37%
Total	\$6,152	100%



Deposits & Borrowings		
Floating Rate/Short Wholesale Liabilities ■	\$955	17%
Non-Maturity Variable Deposits ■	\$2,196	38%
Non-Interest Bearing DDA ■	\$1,220	21%
Fixed Rate ■	\$1,409	24%
Total	\$5,780	100%



Senior Management

Name	Title	Years in Banking	Years with S&T
Todd D. Brice	President & CEO	31	31
Mark Kochvar	Chief Financial Officer	30	24
David G. Antolik	Chief Lending Officer	28	26
Ernest J. Draganza	Chief Risk Officer	29	24
Patrick J. Haberfield	Chief Credit Officer	29	6
David P. Ruddock	Chief Operating Officer	31	31
Thomas J. Sposito, II	Market Executive	31	4
Rebecca A. Stapleton	Chief Banking Officer	28	28

Continuous Improvement

Multi-Faceted Growth	Profit Improvement	Operational Effectiveness	Culture	Customer Experience	Risk Management
<p>3 mergers since 2012</p> <p>3 new LPOs in 3 years</p> <p>McCandless, PA branch opened in 2015</p> <p>Akron, OH branch opened in 2015</p> <p>Platinum banking</p>	<p>Closed 5 branches</p> <p>Converted 2 branches to drive-ups</p> <p>New wealth management restructure</p> <p>Repositioned credit card product</p>	<p>New floor plan system</p> <p>New mortgage origination system</p> <p>New consumer loan origination system</p> <p>Replaced computer network infrastructure</p>	<p>Organization wide focus</p> <p>Voted Best Place to Work in PA.</p> <p>AARP recognition</p> <p>Green initiative</p> <p>Summer internship program</p> <p>Support our communities work initiative</p>	<p>Marketing rebranding</p> <p>2 branch innovation centers</p> <p>Digital strategy</p> <p>New training center</p>	<p>Enterprise-wide focus</p> <p>Balanced risk vs. reward</p>

Lines of Business

Commercial Banking

- 48 commercial bankers
- 18 business bankers
- Privately held companies with sales up to \$150 million
- Regional team based approach to credit delivery
- Dedicated small business (B2B) delivery channel
- Dedicated treasury management team

Retail Banking

- Competitive, relationship driven
- Robust suite of deposit and loan products
- Over 122,500 households
- 64 branches; average size of \$73.1 million
- Technology driven with over 103,000 online banking and over 48,000 mobile banking customers

Wealth Management

- \$2.1 billion AUM
- 3 divisions
 - S&T Trust
 - S&T Financial Services
 - RIA/Stewart Capital Advisors
- Annual revenue of \$11.0 million
- New leadership: Greg Lefever, 36 years in banking

S&T-Evergreen Insurance

- Full service agency
 - Commercial P&C (76%)
 - Group life and health (12%)
 - Personal lines (12%)
- Annual revenue of \$4.8 million
- Focus on increasing penetration of S&T customer base

The Right Size

- Big enough to:
 - Provide full complement of products and services
 - Access technology
 - Access capital markets
 - Attract talent
 - Expand – mergers and acquisitions/de novo
- Small enough to:
 - Stay close to our customers
 - Understand our markets
 - Be responsive

Income Statement

	2Q16	1Q16	2015	2014	2013	2012
Net Interest Income	\$49,708	\$49,637	\$187,551	\$148,042	\$139,193	\$135,227
Noninterest Income	12,448	15,817	51,033	46,338	51,527	51,912
Total Revenue	62,156	65,454	238,584	194,380	190,720	187,139
Noninterest Expense	34,753	38,416	136,717	117,240	117,392	122,863
Provision for Loan Losses	4,848	5,014	10,388	1,715	8,311	22,815
Net Income Before Taxes	22,555	22,024	91,479	75,425	65,017	41,461
Taxes	5,496	5,931	24,398	17,515	14,478	7,261
Net Income	\$17,059	\$16,093	\$67,081	\$57,910	\$50,539	\$34,200
Diluted Earnings per Share	\$0.49	\$0.46	\$1.98	\$1.95	\$1.70	\$1.18

Dollars in thousands, except per share data

Balance Sheet

	2Q16	1Q 16	2015	2014	2013	2012
Securities	\$683,479	\$677,221	\$660,963	\$640,273	\$509,425	\$452,266
Interest-bearing Balances	40,879	71,200	41,639	57,048	53,594	257,116
Loans, Net	5,348,050	5,138,140	5,014,786	3,823,805	3,522,080	3,322,637
Other	601,797	592,601	600,966	443,560	448,091	494,683
Total Assets	\$6,674,205	\$6,479,162	\$6,318,354	\$4,964,686	\$4,533,190	\$4,526,702
Deposits	\$5,120,318	\$5,017,925	\$4,876,611	\$3,908,842	\$3,672,308	\$3,638,428
Borrowings	659,986	557,112	580,748	385,666	241,276	262,302
Other Liabilities	68,851	73,324	68,758	61,789	48,300	88,550
Equity	825,050	810,801	792,237	608,389	571,306	537,422
Total Liabilities & Equity	\$6,674,205	\$6,479,162	\$6,318,354	\$4,964,686	\$4,533,190	\$4,526,702

Dollars in thousands

Net Interest Margin

	2Q16	1Q16	2015	2014	2013	2012
Securities/Other - FTE	2.35%	2.39%	2.41%	2.28%	2.00%	1.86%
Loans - FTE	4.05%	4.11%	4.09%	4.06%	4.22%	4.59%
Total Interest-earning Assets - FTE	3.85%	3.89%	3.86%	3.78%	3.86%	4.10%
Deposits	0.52%	0.46%	0.37%	0.36%	0.42%	0.64%
Borrowings	0.86%	0.82%	0.71%	0.91%	1.28%	1.90%
Total Costing Liabilities	0.56%	0.50%	0.40%	0.41%	0.50%	0.74%
Net Interest Margin - FTE*	3.44%	3.53%	3.56%	3.50%	3.50%	3.57%
Purchase Accounting NIM - FTE*	3.38%	3.47%	3.44%	3.49%	3.49%	3.53%

*Refer to appendix for reconciliation of Non-GAAP financial measures

Loan Portfolio

	2Q16	1Q16	2015	2014	2013	2012
Commercial						
Commercial Real Estate	\$2,388,786	\$2,260,231	\$2,166,603	\$1,682,236	\$1,607,756	\$1,452,133
Commercial & Industrial	1,385,746	1,334,119	1,256,830	994,138	842,449	791,396
Construction	398,122	379,293	413,444	216,148	143,675	168,143
Total Commercial	4,172,654	3,973,643	3,836,877	2,892,522	2,593,880	2,411,672
Consumer						
Residential Mortgage	671,665	650,544	639,372	489,586	487,092	427,303
Home Equity	480,204	467,671	470,845	418,563	414,195	431,335
Installment and Other Consumer	58,139	76,189	73,939	65,567	67,883	73,875
Construction	5,602	8,701	6,579	2,508	3,149	2,437
Total Consumer	1,215,610	1,203,105	1,190,735	976,224	972,319	934,950
Total Portfolio Loans	5,388,264	5,176,748	5,027,612	3,868,746	3,566,199	3,346,622
Total Loans Held for Sale	11,999	11,739	35,321	2,970	2,136	22,499
Total Loans	\$5,400,263	\$5,188,487	\$5,062,933	\$3,871,716	\$3,568,335	\$3,369,121

Dollars in thousands

Asset Quality

	2Q16	1Q16	2015	2014	2013	2012
Total Nonperforming Loans	\$42,905	\$51,834	\$35,382	\$12,457	\$22,454	\$54,959
Nonperforming Loans/Total Loans	0.79%	1.00%	0.70%	0.32%	0.63%	1.63%
Nonperforming Assets/Total Loans Plus OREO	0.80%	1.00%	0.71%	0.33%	0.64%	1.66%
Net Charge-offs (Recoveries)/Average Loans	0.23%	0.22%	0.22%	0.00%	0.25%	0.78%
Allowance for Loan Losses/Total Loans	0.97%	0.97%	0.96%	1.24%	1.30%	1.38%
Allowance for Loan Losses/Nonperforming Loans	122%	97%	136%	385%	206%	85%

Dollars in thousands

Capital

	2Q16	1Q16	2015	2014	2013	2012
Leverage	8.92%	8.98%	8.96%	9.80%	9.75%	9.31%
Common Tier 1 - Risk-Based Capital	9.70%	9.74%	9.77%	11.81%	11.79%	11.37%
Tier 1 - Risk-Based Capital	10.06%	10.11%	10.15%	12.34%	12.37%	11.98%
Total - Risk-Based Capital	11.52%	11.57%	11.60%	14.27%	14.36%	15.39%
Tangible Common Equity/Tangible Assets*	8.30%	8.33%	8.24%	9.00%	9.03%	8.24%

*Refer to appendix for reconciliation of Non-GAAP financial measures

APPENDIX – Non-GAAP Measures

	2Q16	1Q16	2015	2014	2013	2012
Tangible Common Equity/Tangible Assets (Non-GAAP)						
Total Shareholders' Equity	\$825,050	\$810,801	\$792,237	\$608,389	\$571,306	\$537,422
Less: Preferred Equity, Goodwill & Other Intangible Assets, net of deferred tax liability	(295,347)	(295,614)	(296,005)	(177,530)	(178,264)	(179,210)
Tangible Common Equity (Non-GAAP)	529,703	515,187	496,232	430,859	393,042	358,212
Total Assets						
Total Assets	6,674,205	6,479,162	6,318,354	4,964,686	4,533,190	4,526,702
Less: Goodwill & Other Intangible Assets, net of deferred tax liability	(295,347)	(295,614)	(296,005)	(177,530)	(178,264)	(179,211)
Tangible Assets (Non-GAAP)	\$6,378,858	\$6,183,548	\$6,022,349	\$4,787,156	\$4,354,926	\$4,347,491
Tangible Common Equity/Tangible Assets (Non-GAAP)	8.30%	8.33%	8.24%	9.00%	9.03%	8.24%
Return on Average Tangible Shareholders' Equity (non-GAAP)						
Net Income	\$68,612	\$64,724	\$67,081	\$57,910	\$50,539	\$34,200
Plus: Amortization of Intangibles net of Tax	1,071	1,198	1,182	734	1,034	1,111
Net Income Before Amortization of Intangibles	69,683	65,922	68,263	58,644	51,573	35,311
Average Total Shareholders' Equity	819,536	802,824	750,069	596,155	548,771	516,812
Less: Average Goodwill and Other Intangibles, Net of Deferred Tax Liability	(295,487)	(295,829)	(275,847)	(177,881)	(178,757)	(175,501)
Average Tangible Equity (Non-GAAP)	\$524,049	\$506,995	\$474,222	\$418,274	\$370,014	\$341,311
Return on Average Tangible Equity (Non-GAAP)	13.30%	13.00%	14.39%	14.02%	13.94%	10.35%

APPENDIX – Non-GAAP Measures

	2Q16	1Q16	2015	2014	2013	2012
Net Interest Margin Rate (FTE) (Non-GAAP)						
Total Interest Income	\$55,850	\$55,019	\$203,548	\$160,523	\$153,756	\$156,251
Total Interest Expense	(6,142)	(5,382)	(15,997)	(12,481)	(14,563)	(21,024)
Net Interest Income per Consolidated Statements of Net Income	49,708	49,637	187,551	148,042	139,193	135,227
Adjustment to FTE Basis	1,762	1,722	6,123	5,461	4,850	4,471
Net Interest Income (FTE) (Non-GAAP)	\$51,470	\$51,359	\$193,674	\$153,503	\$144,043	\$139,698
Purchase Accounting Adjustment	(678)	(752)	(6,202)	(109)	(458)	(1,379)
Purchase Accounting Net Interest Income (FTE) (Non-GAAP)	\$50,792	\$50,607	\$187,472	\$153,394	\$143,585	\$138,319
Average Interest Earning Assets	\$6,023,428	\$5,856,745	\$5,432,862	\$4,386,799	\$4,111,281	\$3,907,775
Net Interest Margin	3.32%	3.41%	3.45%	3.37%	3.39%	3.45%
Adjustment to FTE Basis	0.12%	0.12%	0.11%	0.13%	0.11%	0.12%
Net Interest Margin (FTE) (Non-GAAP)	3.44%	3.53%	3.56%	3.50%	3.50%	3.57%
Purchase Accounting Adjustment	(0.06)%	(0.06)%	(0.12)%	(0.01)%	(0.01)%	(0.04)%
Purchase Accounting NIM - FTE (Non-GAAP)	3.38%	3.47%	3.44%	3.49%	3.49%	3.53%

The logo for S&T Bancorp Inc. features the letters 'S' and 'T' in a large, bold, white serif font. A smaller '&' symbol is positioned between the 'S' and 'T'. To the right of 'S&T', the word 'Bancorp' is written in a white sans-serif font, followed by 'Inc.' in a smaller sans-serif font.

S&T Bancorp Inc.

Second Quarter 2016