

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.

First Quarter 2016

Forward Looking Statement and Risk Factor

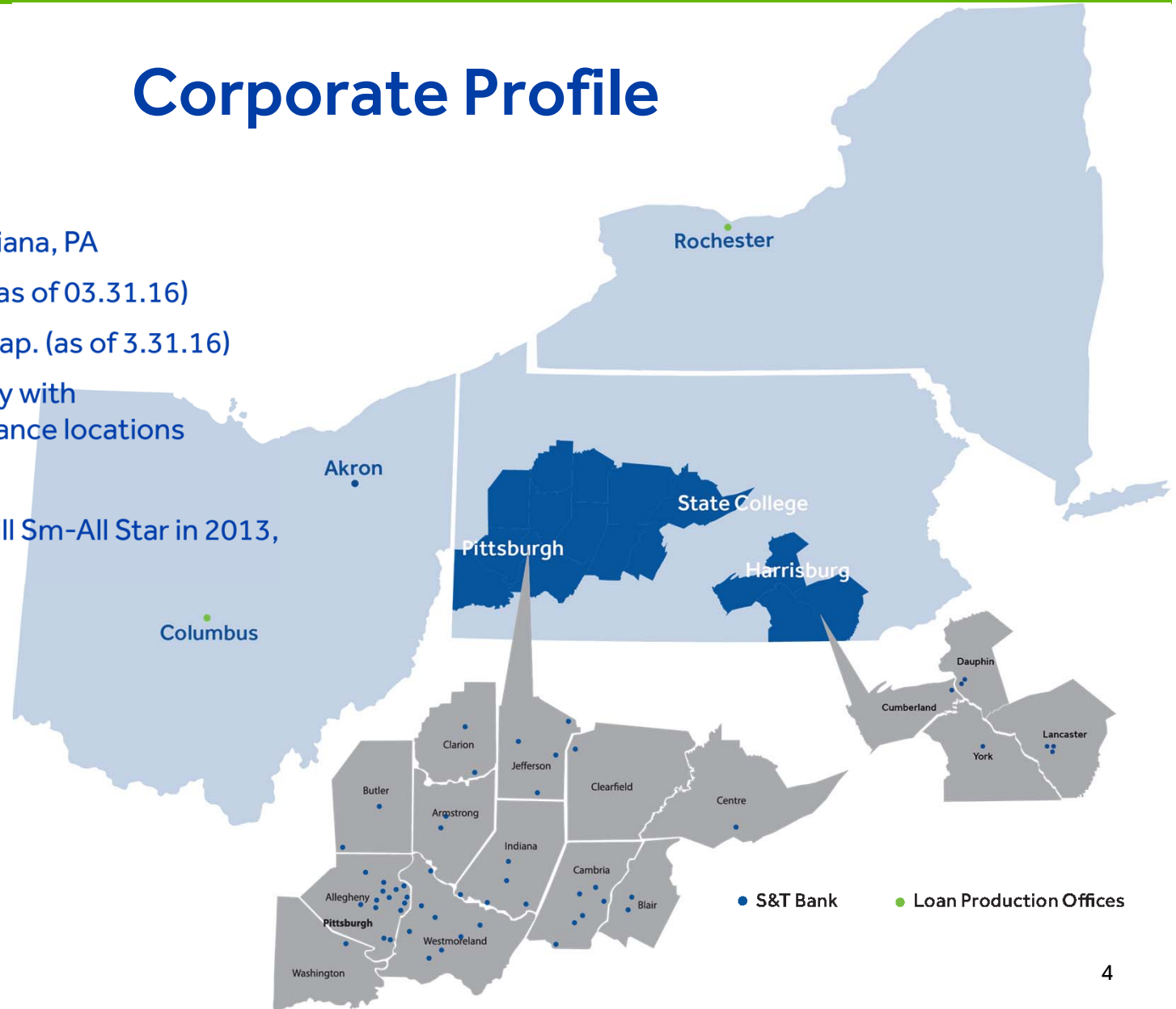
- This presentation contains certain forward-looking statements within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. Forward-looking statements include, among others, statements regarding trends, strategies, plans, beliefs, intentions, 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
- \$6.5 billion in assets (as of 03.31.16)
- \$899 million market cap. (as of 3.31.16)
- 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

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

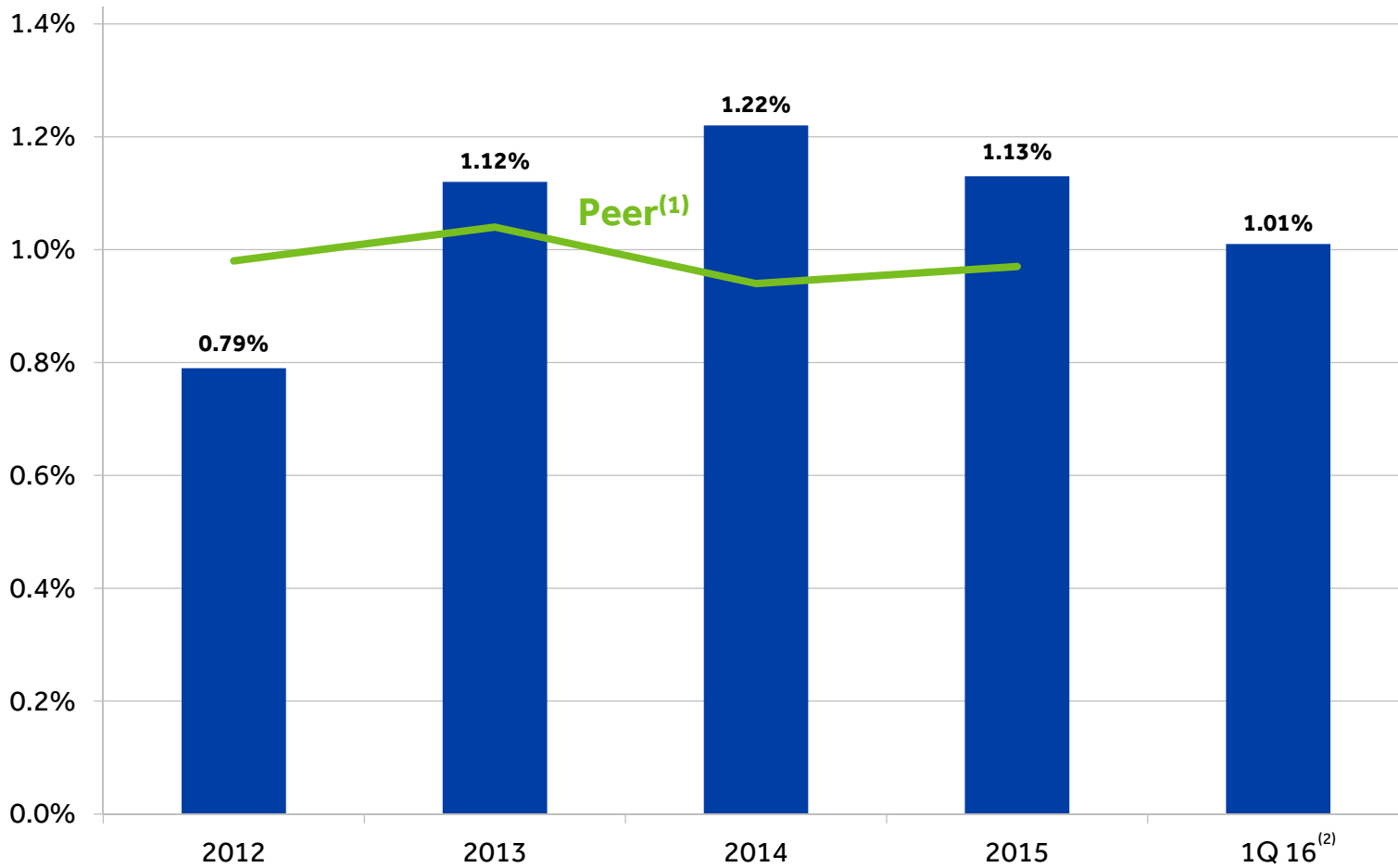
⁽¹⁾Refer to appendix for reconciliation of Non-GAAP financial measures

⁽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

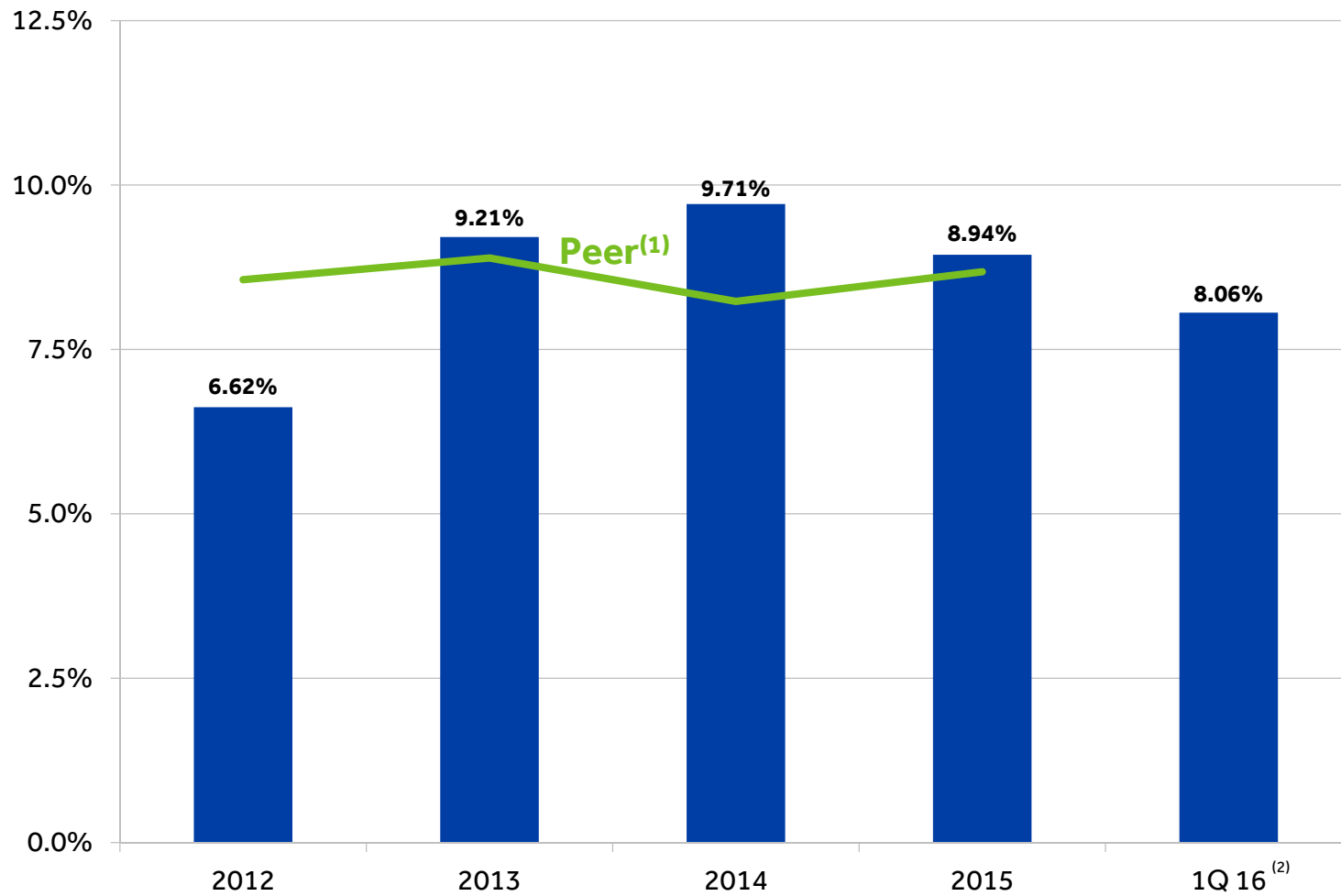
Return on Average Assets



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

⁽²⁾Annualized

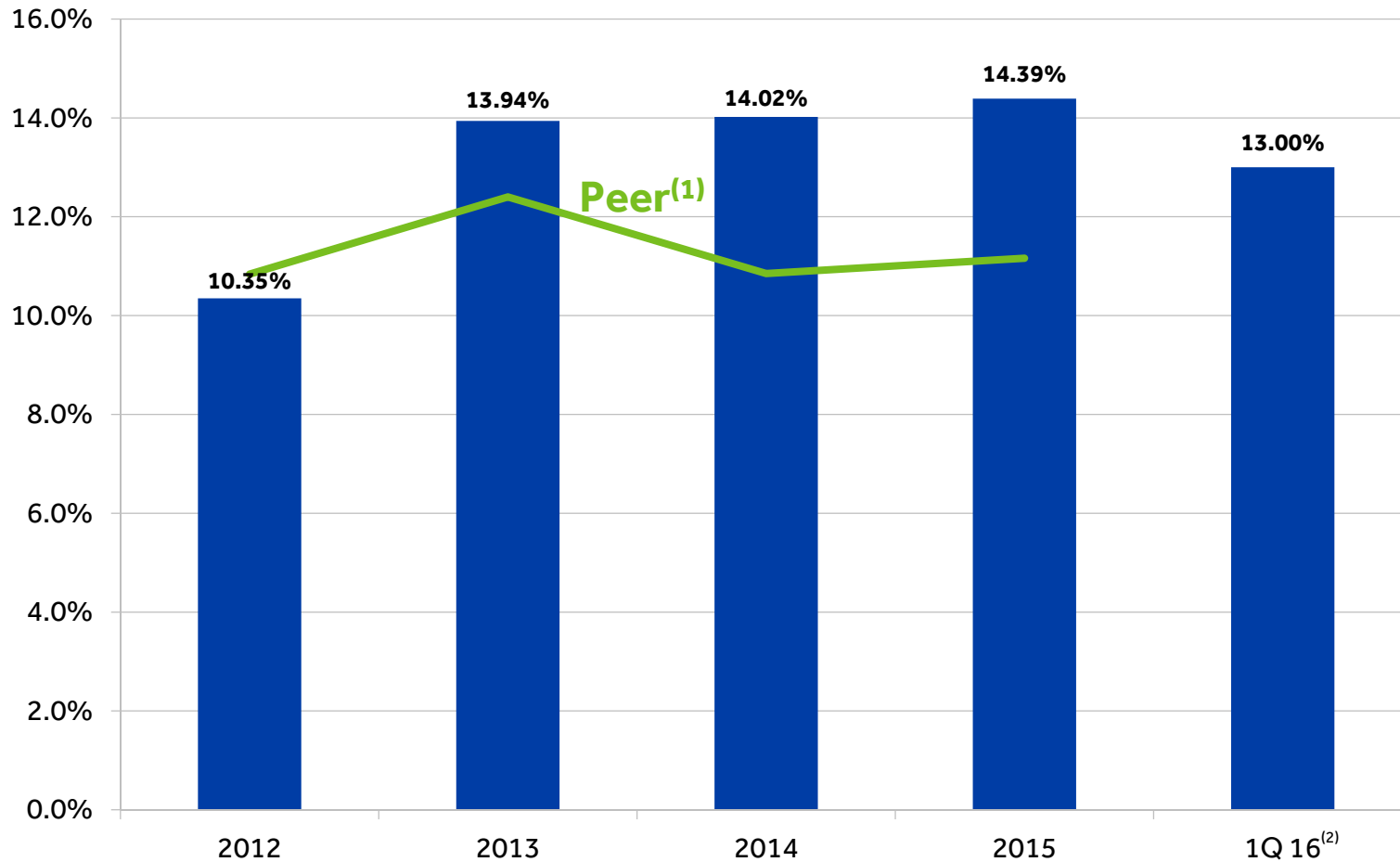
Return on Average Equity



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

⁽²⁾ Annualized

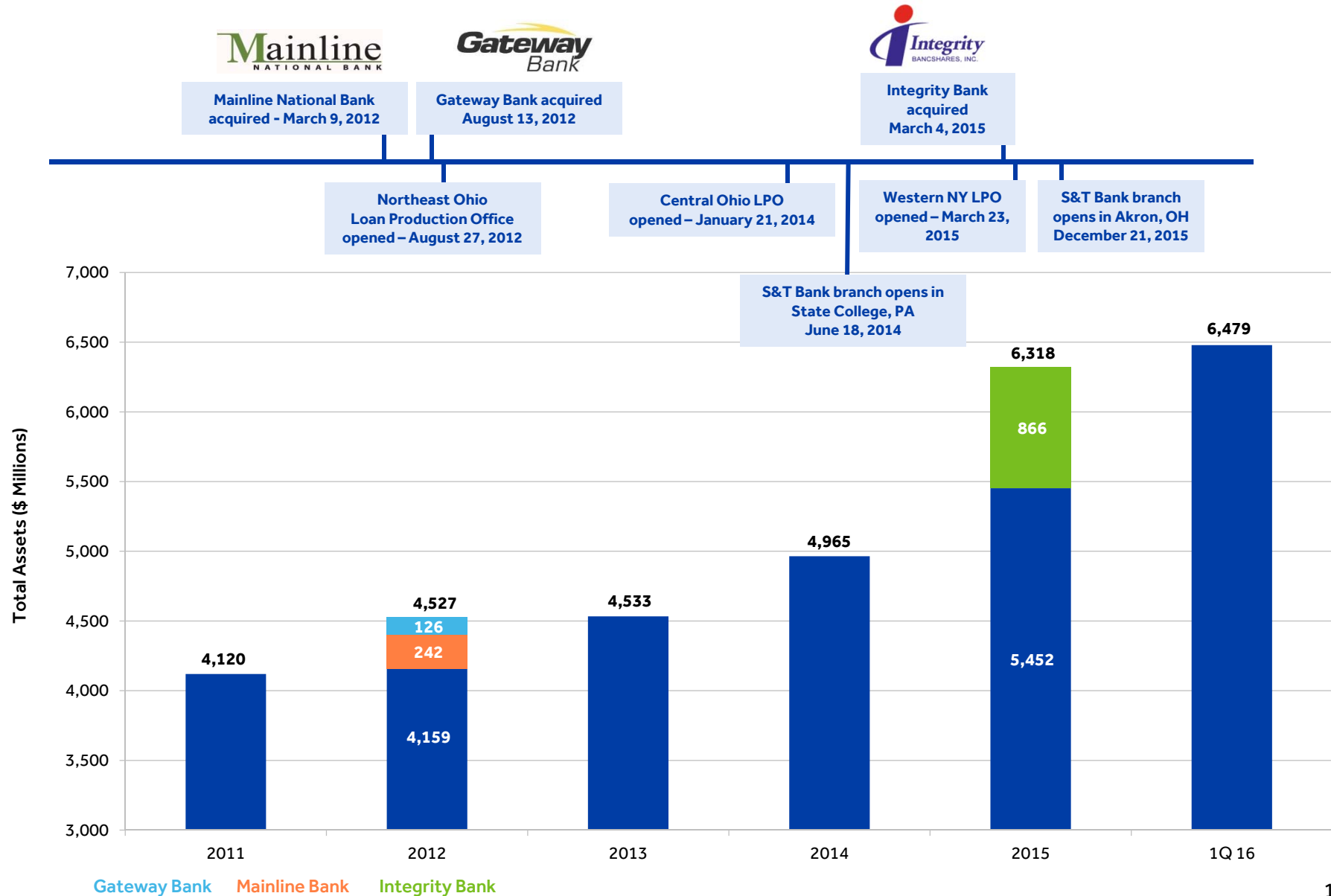
Return on Average Tangible Equity



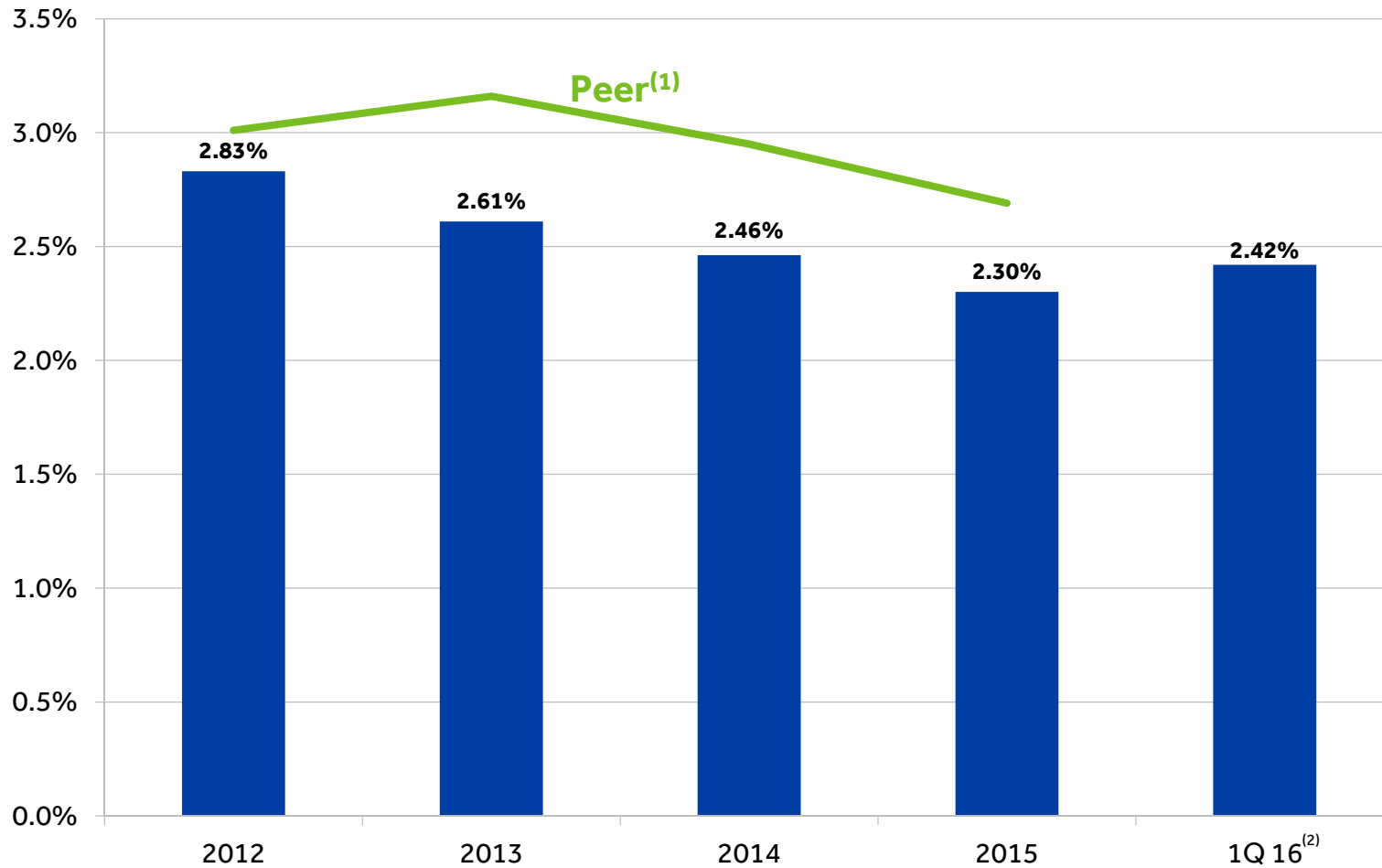
⁽¹⁾SNL Financial Custom Peer Group Holding Companies \$3-10 Billion of Assets

⁽²⁾ Annualized

Mergers and expansion



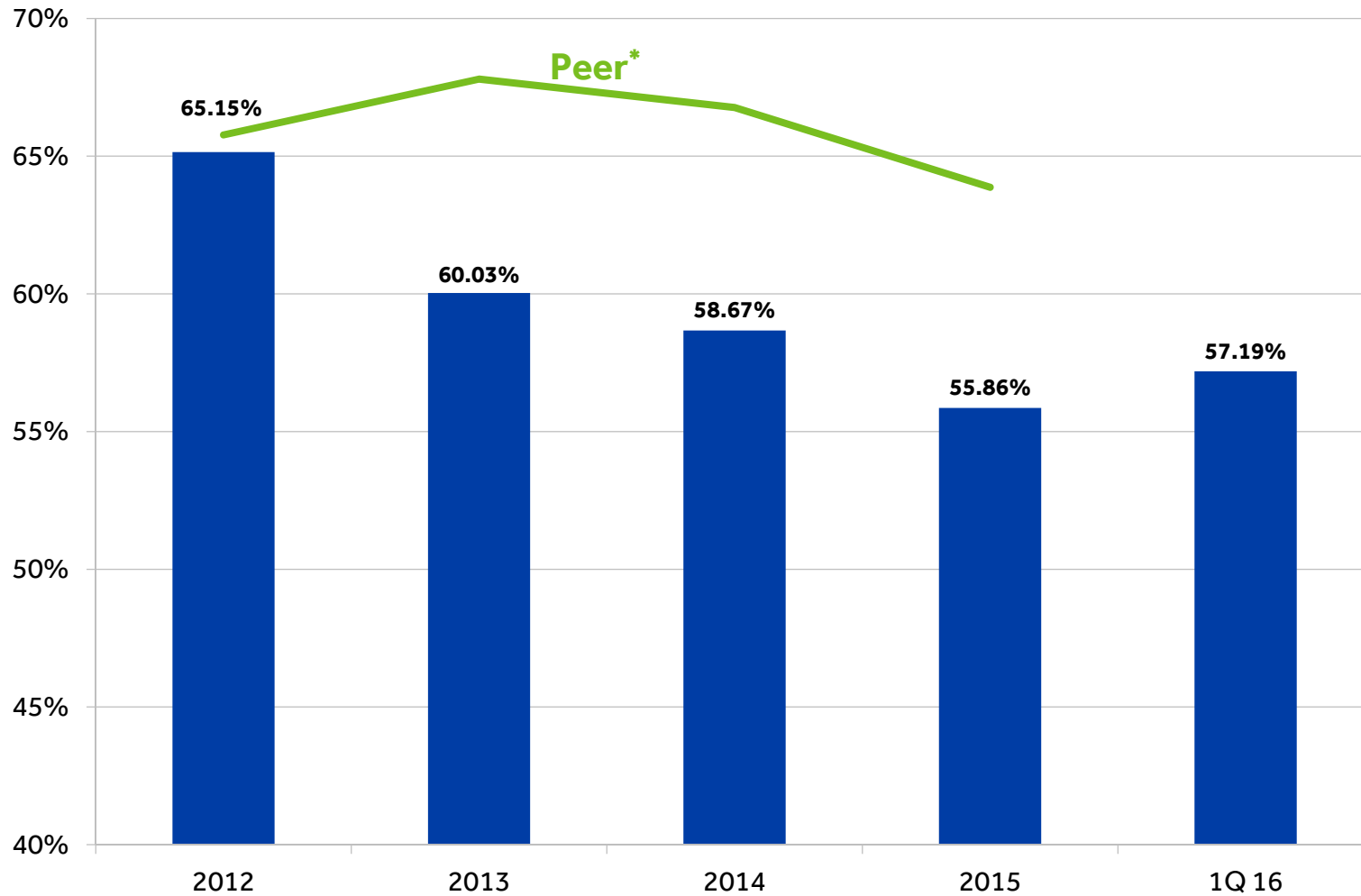
Non Interest Expense / Average Assets



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

⁽²⁾Annualized

Efficiency Ratio



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

Market Opportunity

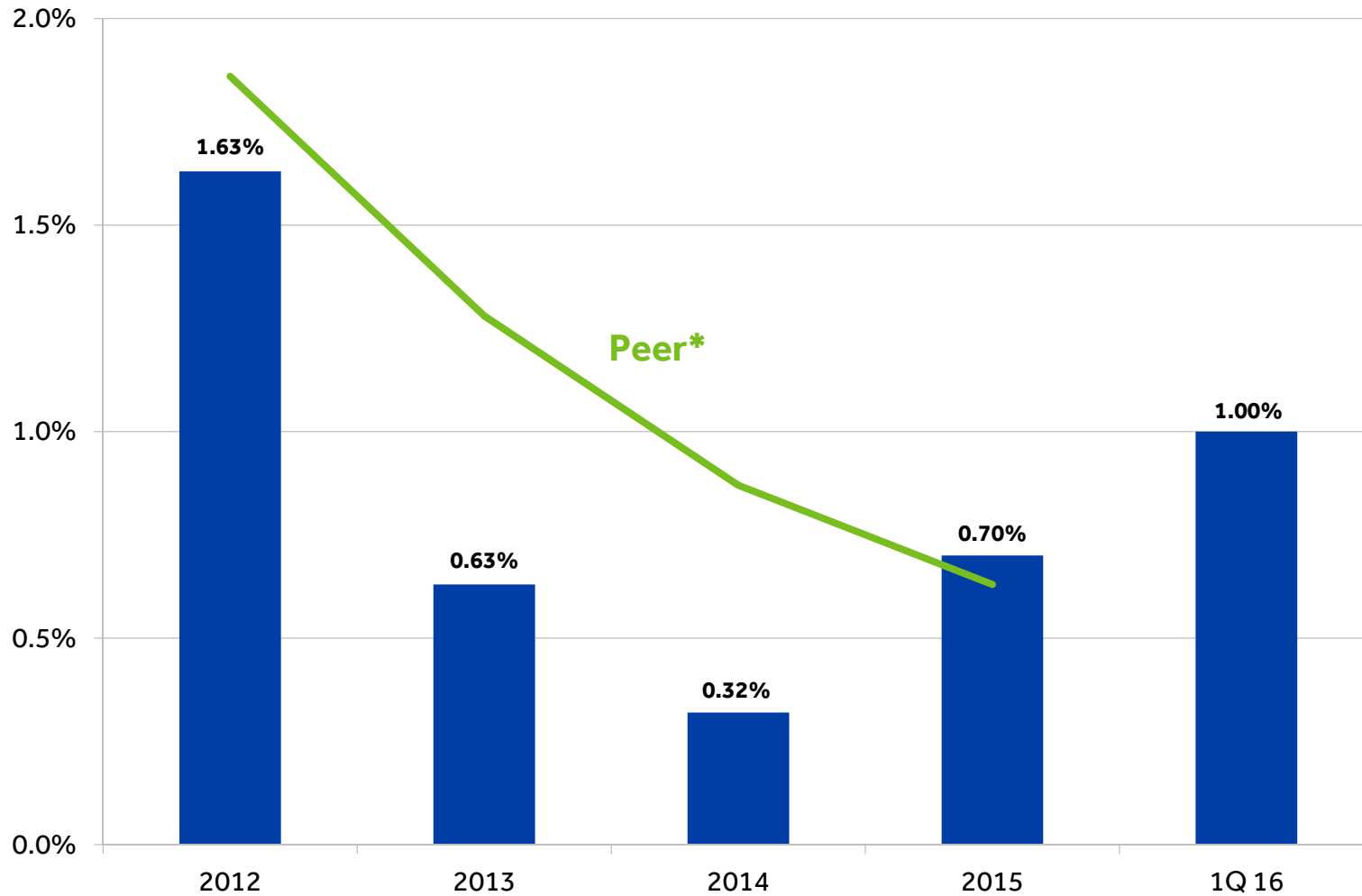
MSA	2016 Population (in thousands)	2016-2021 % Change	Median HH Income (in thousands)	Locations	Deposits (in millions)	Deposit Market Share %	Loans (in millions)
Pittsburgh, PA	2,353	0.14%	55	27	\$1,846	1.6%	\$1,965
Indiana, PA ¹	87	(0.97)%	47	10	\$1,399	58.3%	\$385
Jefferson-Clarion, PA ²	83	(1.64)%	44	8	\$555	34.7%	\$235
Harrisburg-Carlisle, PA	565	2.14%	61	4	\$518	4.2%	\$343
DuBois, PA ¹	81	(0.39)%	43	2	\$175	13.4%	\$123
Lancaster, PA	538	2.53%	60	3	\$155	1.4%	\$391
Johnstown, PA	135	(3.51)%	43	6	\$133	4.7%	\$84
Altoona, PA	125	(0.70)%	46	1	\$49	2.1%	\$144
York-Hanover, PA	443	1.50%	59	1	\$27	0.4%	\$81
State College, PA	161	3.01%	56	1	\$11	0.4%	\$52
Akron, OH	705	0.55%	53	1	-	-	\$78
Cleveland-Elyra, OH	2,061	(0.05)%	52	-	-	-	\$111
Columbus, OH	2,030	4.27%	58	1	-	-	\$241
Rochester, NY	1,084	0.90%	55	1	-	-	\$60
Buffalo-Cheektowaga-Niagara Falls, NY	1,137	0.85%	53	-	-	-	\$112

¹ Metropolitan statistical area

² Counties not part of an MSA or Metropolitan statistical area

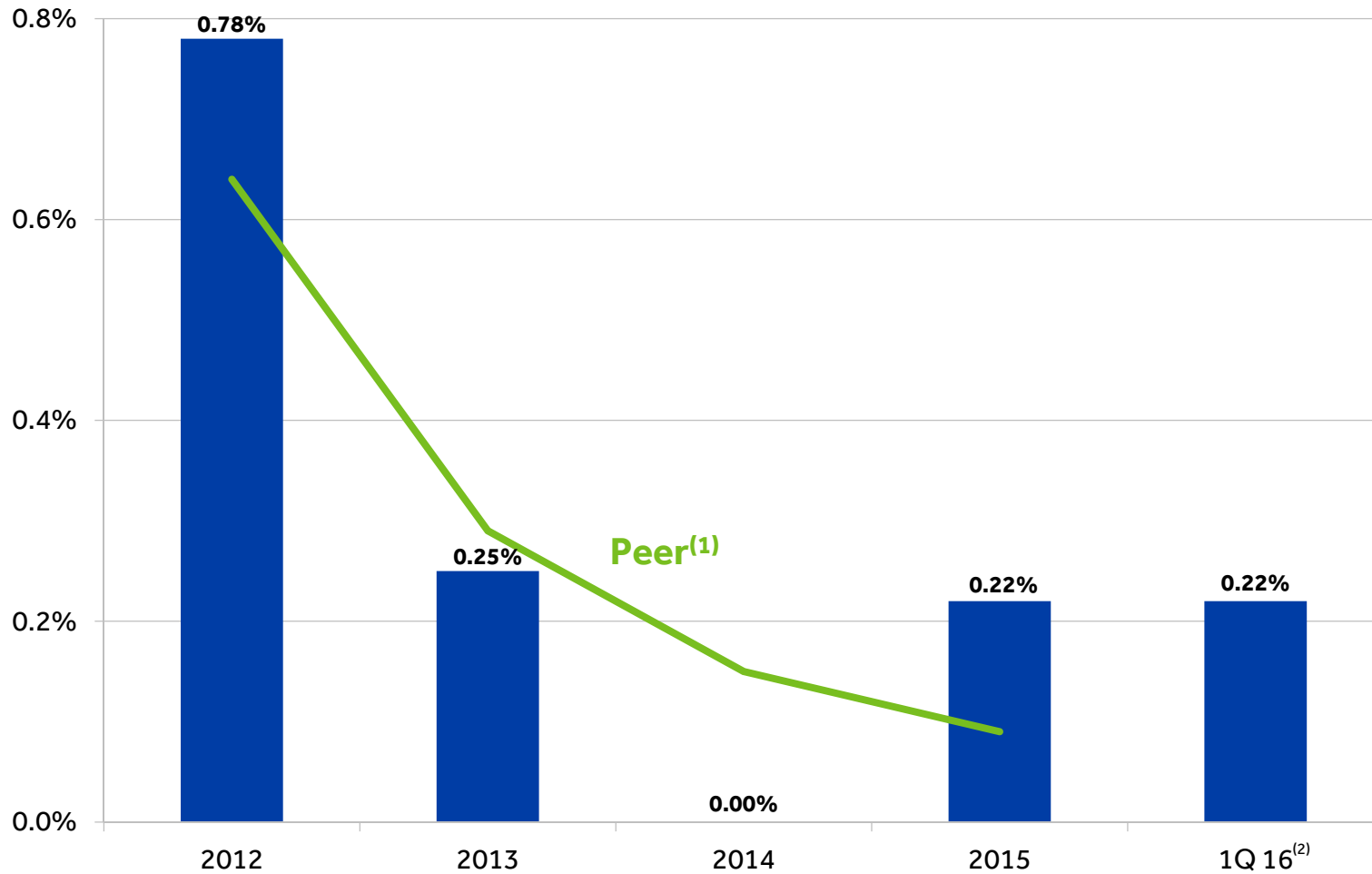
Source: SNL, Nielson, and internal data

Non Performing Loans / Total Loans



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

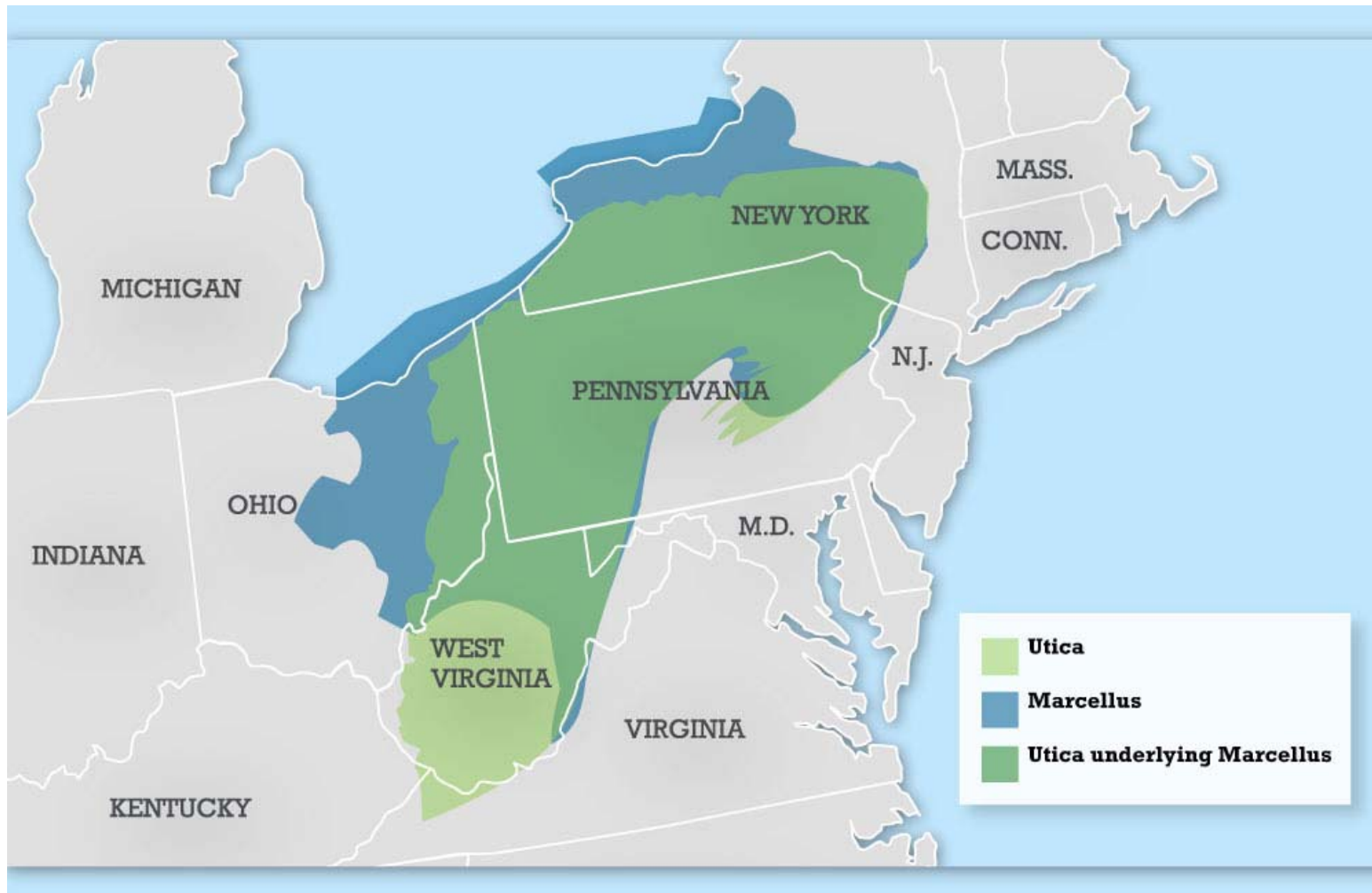
Net Charge Offs / Average Loans



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

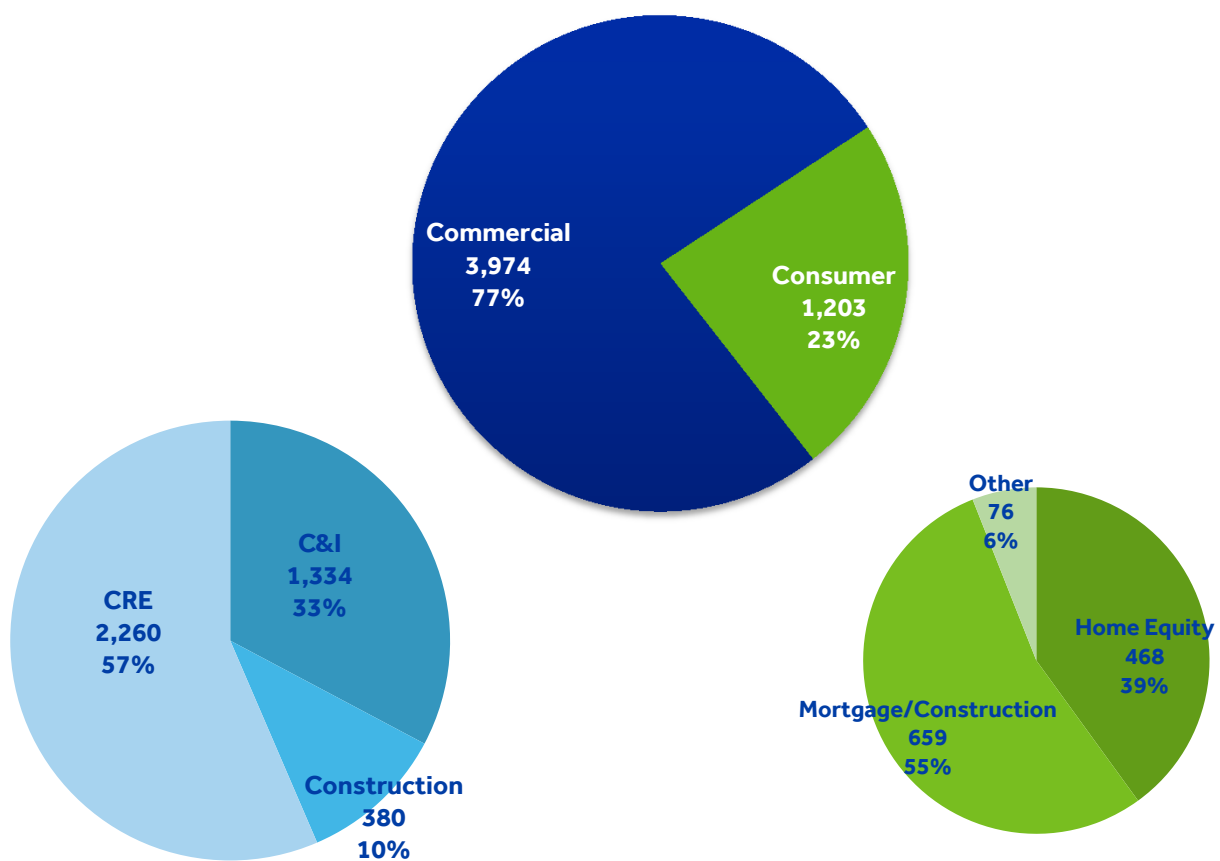
⁽²⁾Annualized

Stable regional economies with long-term oil & gas benefit



Loan Mix

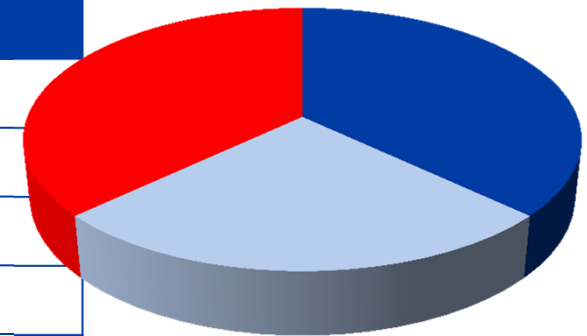
As of 03.31.16



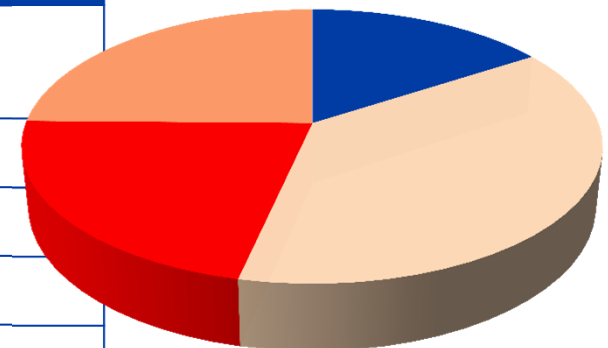
Rate Sensitivity

As of 03.31.16

Loans & Securities		
Floating Rate ■	2,208	37%
ARM/Future Reset ■	1,558	26%
Fixed Rate ■	2,194	37%
Total	5,960	100%



Deposits & Borrowings		
Floating Rate/Short Wholesale Liabilities ■	909	16%
Non-Maturity Variable Deposits ■	2,099	37%
Non-Interest Bearing DDA ■	1,212	22%
Fixed Rate ■	1,375	25%
Total	5,595	100%



Senior Management

Name	Title	Years in Banking	Years with S&T
Todd D. Brice	President & CEO	30	30
Mark Kochvar	Chief Financial Officer	29	23
David G. Antolik	Chief Lending Officer	27	25
Ernest J. Draganza	Chief Risk Officer	29	24
Patrick J. Haberfield	Chief Credit Officer	28	5
David P. Ruddock	Chief Operating Officer	30	30
Thomas J. Sposito, II	Market Executive	30	3
Rebecca A. Stapleton	Chief Banking Officer	27	27

Continuous Improvement

Multi-Faceted Growth	Profit Improvement	Operational Effectiveness	Culture	Customer Experience	Risk Management
3 mergers since 2012	Closed 5 branches	Centralized collections	Voted Best Place to Work in PA.	Marketing rebranding	Enterprise-wide focus
3 new LPOs in 3 years	Converted 2 branches to drive-ups	New floor plan system	AARP recognition	2 branch innovation centers	Balanced risk vs. reward
State College branch opened in 2014	Insurance restructure	New mortgage origination system	Organization wide focus	New training center	
McCandless, PA branch opened in 2015	Wealth Management restructure	New consumer loan origination system	Green initiative	Mobile expansion	
Akron, OH branch opened in 2015	Sold merchant processing business	Replaced computer network infrastructure	Support our communities work initiative		
Platinum banking	Repositioned credit card product	Wealth Management system conversion			
		New deposit origination platform			

Stock Performance

Total Annualized Shareholder Return

Includes reinvested dividends (Data as of 03.31.16)

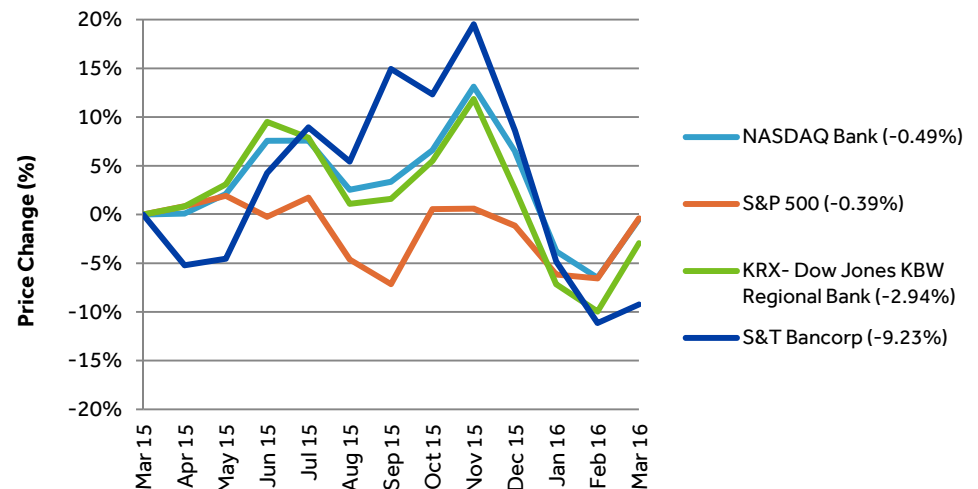
	1 YR	3YR	5YR	10YR
STBA	-6.82%	14.55%	6.65%	-0.29%
NASDAQ Bank	1.63%	10.81%	10.18%	0.42%
KRX-Dow Jones KBW Regional Bank	-0.50%	10.26%	9.95%	0.10%
S&P 500	1.77%	11.77%	11.54%	7.00%

Source: Bloomberg

Institutional Ownership	45.69%
Insider Ownership	3.16%
Employee 401K	1.80%

Source: NASDAQ and internal data

Stock Price Change (%)



Source: SNL

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 \$70.6 million
- Technology driven with over 101,000 online banking and over 45,000 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 \$11.4 million
- Stewart Capital Mid-Cap Fund (SCMFX) with \$83 million in assets

S&T-Evergreen Insurance

- Full service agency
 - Commercial P&C (76%)
 - Group life and health (12%)
 - Personal lines (12%)
- Annual revenue of \$5.0 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

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

Dollars in thousands, except per share data

Balance Sheet

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

Dollars in thousands

Loan Portfolio

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

Dollars in thousands

Asset Quality

	1Q 16	2015	2014	2013	2012
Total Nonperforming Loans	\$51,834	\$35,382	\$12,457	\$22,454	\$54,959
Nonperforming Loans/Total Loans	1.00%	0.70%	0.32%	0.63%	1.63%
Nonperforming Assets/Total Loans Plus OREO	1.00%	0.71%	0.33%	0.64%	1.66%
Net Charge-offs (Recoveries)/Average Loans	0.22%	0.22%	0.00%	0.25%	0.78%
Allowance for Loan Losses/Total Loans	0.97%	0.96%	1.24%	1.30%	1.38%
Allowance for Loan Losses/Nonperforming Loans	97%	136%	385%	206%	85%

Dollars in thousands

Capital

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

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

APPENDIX – Non-GAAP Measures

	1Q16	2015	2014	2013	2012
Tangible Common Equity/Tangible Assets (Non-GAAP)					
Total Shareholders' Equity	\$810,801	\$792,237	\$608,389	\$571,306	\$537,422
Less: Preferred Equity, Goodwill & Other Intangible Assets, net of deferred tax liability	(295,614)	(296,005)	(177,530)	(178,264)	(179,210)
Tangible Common Equity (Non-GAAP)	515,187	496,232	430,859	393,042	358,212
Total Assets	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	(295,614)	(296,005)	(177,530)	(178,264)	(179,211)
Tangible Assets (Non-GAAP)	\$6,183,548	\$6,022,349	\$4,787,156	\$4,354,926	\$4,347,491
Tangible Common Equity/Tangible Assets (Non-GAAP)	8.33%	8.24%	9.00%	9.03%	8.24%
Net Interest Margin Rate (FTE) (Non-GAAP)					
Total Interest Income	\$55,019	\$203,548	\$160,523	\$153,756	\$156,251
Total Interest Expense	(5,382)	(15,997)	(12,481)	(14,563)	(21,024)
Net Interest Income per Consolidated Statements of Net Income	49,637	187,551	148,042	139,193	135,227
Adjustment to FTE Basis	1,722	6,123	5,461	4,850	4,471
Net Interest Income (FTE) (Non-GAAP)	\$51,359	\$193,674	\$153,503	\$144,043	\$139,698
Net Interest Margin	3.41%	3.45%	3.37%	3.39%	3.45%
Adjustment to FTE Basis	0.12%	0.11%	0.13%	0.11%	0.12%
Net Interest Margin (FTE) (Non-GAAP)	3.53%	3.56%	3.50%	3.50%	3.57%

APPENDIX – Non-GAAP Measures

	1Q16	2015	2014	2013	2012
Return on Average Tangible Shareholders' Equity (non-GAAP)					
Net Income	\$64,724	\$67,081	\$57,910	\$50,539	\$34,200
Plus: Amortization of Intangibles net of Tax	1,198	1,182	734	1,034	1,111
Net Income Before Amortization of Intangibles	65,922	68,263	58,644	51,573	35,311
Average Total Shareholders' Equity	802,824	750,069	596,155	548,771	516,812
Less: Average Goodwill and Other Intangibles, Net of Deferred Tax Liability	(295,829)	(275,847)	(177,881)	(178,757)	(175,501)
Average Tangible Equity (Non-GAAP)	\$506,995	\$474,222	\$418,274	\$370,014	\$341,311
Return on Average Tangible Equity (Non-GAAP)	13.00%	14.39%	14.02%	13.94%	10.35%

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First Quarter 2016