

Profile:

S&T Bancorp, Inc. is a \$7.2 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, Northeast OH and Central OH and has a loan production office in Upstate NY.

Investment Thesis:

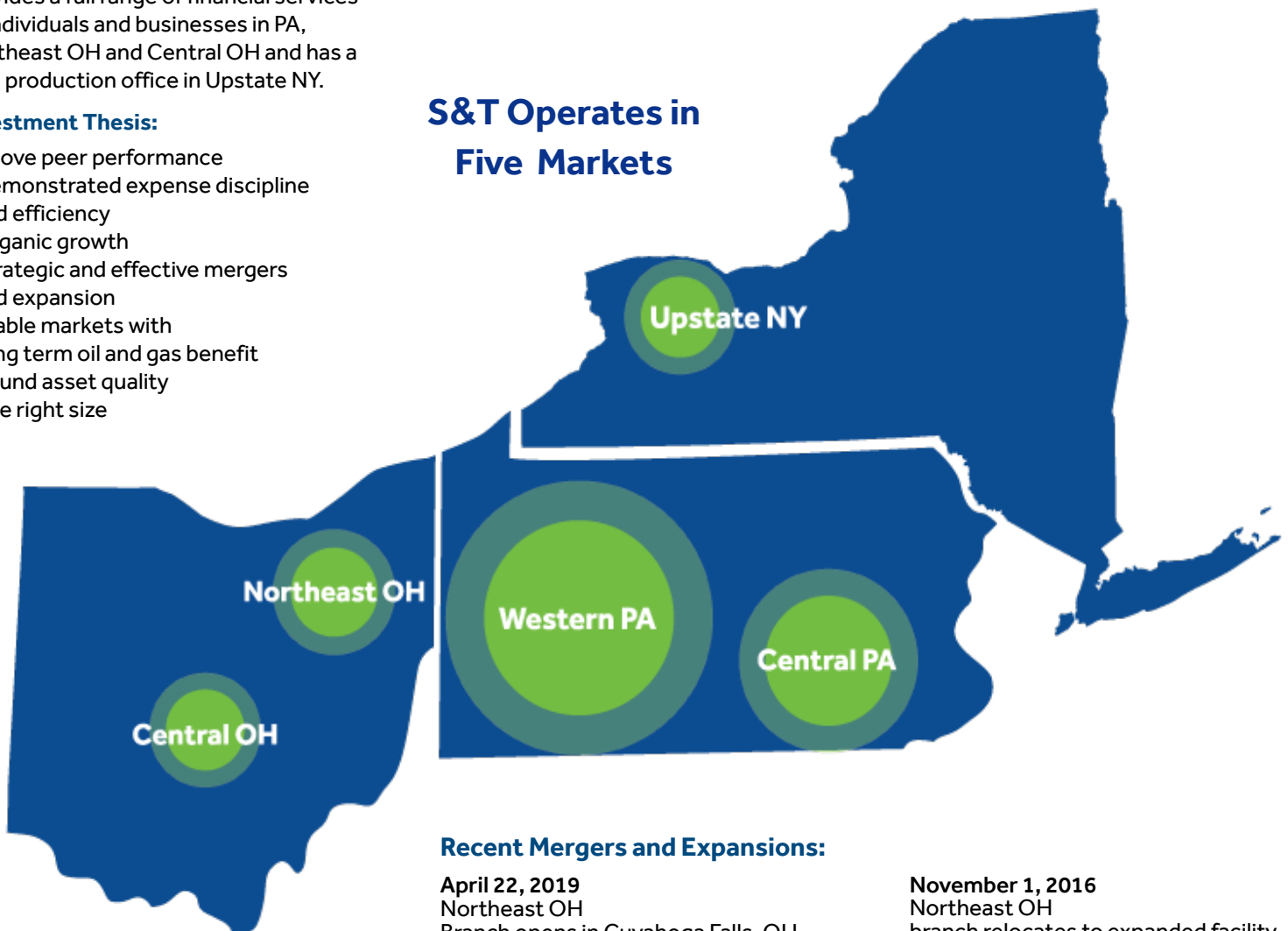
- Above peer performance
- Demonstrated expense discipline and efficiency
- Organic growth
- Strategic and effective mergers and expansion
- Stable markets with long term oil and gas benefit
- Sound asset quality
- The right size

Key Statistics:

(Data as of 03.31.19)

Total Assets (in \$ millions)	\$7,229	Stock Price	\$39.53
Common BV/Share	\$27.47	Market Cap (in \$ billions)	\$1.4
Tangible BV/Share (non-GAAP)	\$19.04	Dividend Yield (annualized)	2.73%
		Price/Earnings (LTM)	13.1

S&T Operates in Five Markets



Recent Mergers and Expansions:

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

April 4, 2019
Central Ohio Market
Branch opens in Hillard, OH

November 16, 2016
Western PA
LPO opens in Pittsburgh, PA

November 1, 2016
Northeast OH
branch relocates to expanded facility

March 23, 2015
Upstate NY
LPO office opens to service Rochester, NY

March 4, 2015
Central PA
Integrity Bank acquired



Pittsburgh Post-Gazette



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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

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 Common stock traded on the NASDAQ
 under the symbol *STBA*
Analyst Coverage:
*The following analysts published research
 about S&T Bancorp, Inc. in 2019.*

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 DA Davidson
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 Keefe, Bruyette & Woods
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 Piper Jaffray
 Matthew Breese • 617.654.0728
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 Raymond James
 Daniel Cardenas • 312.655.2986
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Financial Highlights:

	1Q19	2018	2017	2017 Excludes DTA ⁽²⁾	2016
Net Income (in thousands)	\$22,928	\$105,334	\$72,968	\$86,401	\$71,392
Diluted Earnings per Share	\$0.66	\$3.01	\$2.09	\$2.47	\$2.05
Dividends Declared per Share	\$0.27	\$0.99	\$0.82		\$0.77
Total Assets (in millions)	\$7,229	\$7,252	\$7,060		\$6,943
Total Loans (in millions)	\$5,938	\$5,949	\$5,766		\$5,615
Total Deposits (in millions)	\$5,833	\$5,674	\$5,428		\$5,272
Return on Average Assets ⁽¹⁾	1.29%	1.50%	1.03%	1.22%	1.08%
Return on Average Equity ⁽¹⁾	9.84%	11.60%	8.37%	9.90%	8.67%
Return on Tangible Equity ⁽¹⁾ (non-GAAP)	14.27%	17.14%	12.77%	15.08%	13.71%
Net Interest Margin (FTE) (non-GAAP)	3.71%	3.64%	3.56%		3.47%
Nonperforming Assets/ Loans + OREO	0.85%	0.83%	0.42%		0.77%
Allowance for Loan Losses/ Total Loans	1.03%	1.03%	0.98%		0.94%
Net Loan Charge-offs/Average Loans ⁽¹⁾	0.36%	0.18%	0.18%		0.25%
Risk-based Capital - Total	13.19%	13.21%	12.55%		11.86%
Tangible Common Equity/ Tangible Assets (non-GAAP)	9.42%	9.28%	8.72%		8.23%

⁽¹⁾ Quarterly metrics on an annualized basis

Total Annualized Shareholder Return
*Includes reinvested dividends
 (Data as of 03.31.19)*

	1 YR	3 YR	5 YR	10 YR
STBA	1.46 %	18.25%	13.62%	9.42%
S&P 600 Bank	(5.83)%	13.24%	9.00%	12.76%
NASDAQ Bank	(11.03)%	12.07%	7.96%	11.22%
S&P 500	9.48 %	13.52%	10.90%	15.91%

Source: Bloomberg

⁽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.

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.