

BANKING SUPERVISION  
& REGULATION

2017 MAR 31 A 11:00

FEDERAL RESERVE BANK  
OF CLEVELAND

Board of Governors of the Federal Reserve System



# Annual Report of Holding Companies—FR Y-6

## Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Todd D Brice

Name of the Holding Company Director and Official

Director, President & CEO

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

03/21/2017

Date of Signature

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- ☐ is included with the FR Y-6 report  
☐ will be sent under separate cover  
☐ is not prepared

For Federal Reserve Bank Use Only

RSSD ID 1071397  
C.I. \_\_\_\_\_

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2016

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

S&T Bancorp, Inc.

Legal Title of Holding Company

800 Philadelphia Street

(Mailing Address of the Holding Company) Street / P.O. Box

Indiana

PA

15701

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Ron Schibner

VP Financial Reporting Mgr

Name

Title

724-427-2348

Area Code / Phone Number / Extension

724-465-4841

Area Code / FAX Number

ron.schibner@stbank.net

E-mail Address

www.stbancorp.com

Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? .....

0=No

1=Yes

0

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report .....

2. a letter justifying this request has been provided separately .....

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

**Form FR Y-6**

**S&T Bancorp, Inc.**

**Indiana, Pennsylvania**

**Fiscal Year Ending December 31, 2016**

**Report Item 1:**

**ANNUAL REPORT TO SHAREHOLDERS**

Public company registered with the SEC.

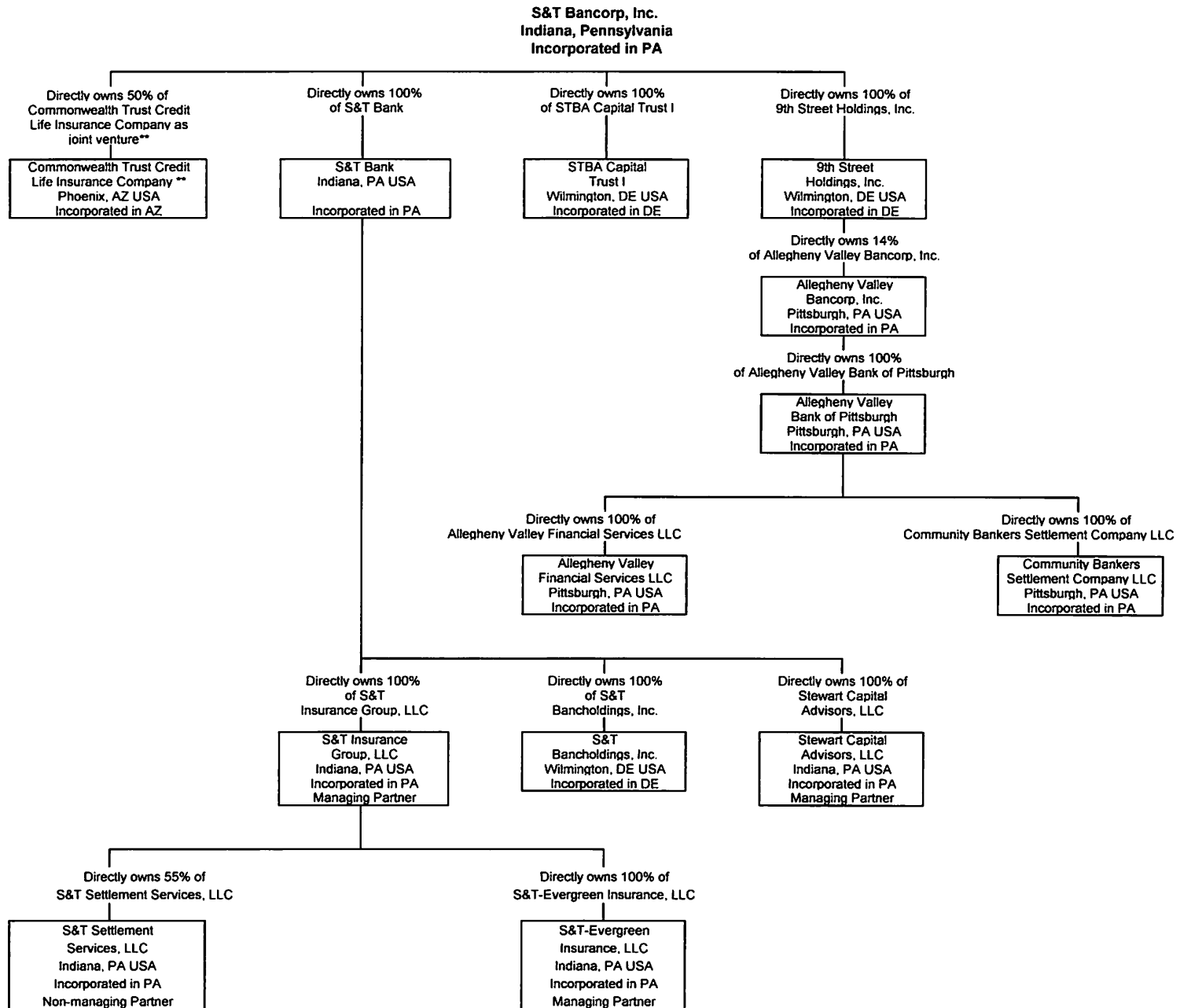
Annual Report on Form 10-K filed with the SEC.

Not required to be included here per FRY-6 instructions, How to Prepare the Report C. Audit Requirements.

**Form FR Y-6  
S&T Bancorp, Inc.**

**Fiscal Year Ending December 31, 2016**

**Report Item 2a: ORGANIZATION CHART \***



\* All Subsidiaries are active companies.

\*\* Commonwealth Trust Credit Life Insurance Company is referred to as CTCLIC throughout the filing.

\*\*\* Legal Entity Identifier (LEI):N/A unless otherwise noted



**FR Y-6 Report**  
**Fiscal Year Ending 12/31/2016**  
**S&T Bancorp, Inc.**  
**Indiana, PA**

Report Item 2b:  
Domestic Branch Listing

\* FDIC UNINUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	936426	S & T BANK	800 PHILADELPHIA STREET	INDIANA	PA	15701-3908	INDIANA	UNITED STATES	7103	0	S & T BANK	936426	
OK		Full Service	4935203	AKRON BRANCH	491 NORTH CLEVELAND-MASSILLON ROAD	AKRON	OH	44333	SUMMIT	UNITED STATES	Not Required	Not Required	S & T BANK	936426	
OK		Full Service	3673674	ALTOONA REGIONAL BANKING CENTER	1100 LOGAN BOULEVARD	ALTOONA	PA	16802	BLAIR	UNITED STATES	466128	68	S & T BANK	936426	
OK		Full Service	969620	ARMAGH BRANCH	133 PHILADELPHIA STREET	ARMAGH	PA	15920	INDIANA	UNITED STATES	229417	14	S & T BANK	936426	
OK		Limited Service	1167320	BLAIRSVILLE STATION	205 EAST MARKET STREET	BLAIRSVILLE	PA	15717	INDIANA	UNITED STATES	224075	22	S & T BANK	936426	
OK		Full Service	3200753	RESORT PLAZA BRANCH	111 RESORT PLAZA DRIVE	BLAIRSVILLE	PA	15717	INDIANA	UNITED STATES	419045	56	S & T BANK	936426	
OK		Full Service	279422	BROCKWAY BRANCH	456 MAIN STREET	BROCKWAY	PA	15824	JEFFERSON	UNITED STATES	4089	12	S & T BANK	936426	
OK		Full Service	340425	BROOKVILLE BRANCH	256 MAIN STREET	BROOKVILLE	PA	15825	JEFFERSON	UNITED STATES	8892	9	S & T BANK	936426	
OK		Full Service	112323	ROUTE 36	209 ALLEGHENY BOULEVARD	BROOKVILLE	PA	15825	JEFFERSON	UNITED STATES	231220	11	S & T BANK	936426	
OK		Full Service	2735968	BUTLER OFFICE	220 NEW CASTLE ROAD	BUTLER	PA	16001	BUTLER	UNITED STATES	208617	55	S & T BANK	936426	
OK		Full Service	3188646	CAMP HILL BRANCH	3345 MARKET STREET	CAMP HILL	PA	17011	CUMBERLAND	UNITED STATES	Not Required	Not Required	S & T BANK	936426	
OK		Full Service	916428	CLARION BRANCH	410 MAIN STREET	CLARION	PA	16214	CLARION	UNITED STATES	185592	46	S & T BANK	936426	
OK		Full Service	3836590	CRANBERRY BRANCH	800 COMMONWEALTH DRIVE SUITE 100	CRANBERRY	PA	16066	BUTLER	UNITED STATES	479351	91	S & T BANK	936426	
OK		Full Service	1871083	DELMONT BRANCH	85 GREENSBURG ST	DELMONT	PA	15626	WESTMORELAND	UNITED STATES	40793	24	S & T BANK	936426	
OK		Full Service	1871065	DERRY BRANCH	100 S CHESTNUT ST	DERRY	PA	15627	WESTMORELAND	UNITED STATES	275045	25	S & T BANK	936426	
OK		Full Service	538014	DU BOIS MALL BRANCH	5522 SHAFFER ROAD DUBOIS MALL	DU BOIS	PA	15801	CLEARFIELD	UNITED STATES	184346	19	S & T BANK	936426	
OK		Full Service	2200596	LIBERTY BOULEVARD OFFICE	614 LIBERTY BLVD	DU BOIS	PA	15801	CLEARFIELD	UNITED STATES	224077	37	S & T BANK	936426	
OK		Full Service	901013	EBENSBURG BRANCH	3135 NEW GERMANY ROAD, SUITE 45	EBENSBURG	PA	15931	CAMBRIA	UNITED STATES	237562	85	S & T BANK	936426	
OK		Full Service	377623	FORD CITY	920 FIFTH AVENUE	FORD CITY	PA	16226	ARMSTRONG	UNITED STATES	4079	49	S & T BANK	936426	
OK		Full Service	270410	GALLITZIN BRANCH	701 MAIN STREET	GALLITZIN	PA	16641	CAMBRIA	UNITED STATES	9037	86	S & T BANK	936426	
OK		Trust	3673722	DOWNTOWN GREENSBURG BRANCH	100 NORTH MAIN STREET, 1ST FLOOR	GREENSBURG	PA	15601	WESTMORELAND	UNITED STATES	Not Required	Not Required	S & T BANK	936426	
OK		Full Service	2497903	GREENSBURG	701 EAST PITTSBURGH STREET	GREENSBURG	PA	15601	WESTMORELAND	UNITED STATES	224079	45	S & T BANK	936426	
OK		Full Service	3471888	ALLETOWN BOULEVARD BRANCH	6085 ALLETOWN BLVD	HARRISBURG	PA	17112	DAUPHIN	UNITED STATES	Not Required	Not Required	S & T BANK	936426	
OK		Full Service	3471870	COLONIAL ROAD BRANCH	301 COLONIAL ROAD	HARRISBURG	PA	17109	DAUPHIN	UNITED STATES	Not Required	Not Required	S & T BANK	936426	
OK		Full Service	969320	HOMER CITY BRANCH	34 NORTH MAIN ST	HOMER CITY	PA	15748	INDIANA	UNITED STATES	8401	13	S & T BANK	936426	
OK		Full Service	3673692	SOLUTION CENTER BRANCH	2416 PHILADELPHIA STREET	INDIANA	PA	15701	INDIANA	UNITED STATES	442432	65	S & T BANK	936426	
OK		Full Service	972321	INDIAN SPRINGS BRANCH	2455 OAKLAND AVE	INDIANA	PA	15701	INDIANA	UNITED STATES	224069	2	S & T BANK	936426	
OK		Full Service	180209	NORTH FOURTH STREET BRANCH	324 NORTH FOURTH ST	INDIANA	PA	15701	INDIANA	UNITED STATES	224074	8	S & T BANK	936426	
OK		Full Service	938523	IRWIN OFFICE	309 MAIN STREET	IRWIN	PA	15642	WESTMORELAND	UNITED STATES	5362	69	S & T BANK	936426	
OK		Full Service	940320	IRWIN ROUTE 30	9350 LINCOLN HIGHWAY	IRWIN	PA	15642	WESTMORELAND	UNITED STATES	218426	70	S & T BANK	936426	
OK		Full Service	46222	PENN TOWNSHIP BRANCH	4021 ROUTE 130	IRWIN	PA	15642	WESTMORELAND	UNITED STATES	218427	71	S & T BANK	936426	
OK		Full Service	2424226	RICHLAND BRANCH	1516 SCALP AVENUE	JOHNSTOWN	PA	15904	CAMBRIA	UNITED STATES	237563	87	S & T BANK	936426	
OK		Full Service	4841498	WEST KITTANNING BRANCH	227 BUTLER ROAD	KITTANNING	PA	16201	ARMSTRONG	UNITED STATES	Not Required	Not Required	S & T BANK	936426	
OK		Full Service	4215491	CENTERVILLE ROAD BRANCH	310 CENTERVILLE ROAD	LANCASTER	PA	17601	LANCASTER	UNITED STATES	Not Required	Not Required	S & T BANK	936426	
OK		Full Service	4671613	FRUITVILLE PIKE BRANCH	2055 FRUITVILLE PIKE	LANCASTER	PA	17601	LANCASTER	UNITED STATES	Not Required	Not Required	S & T BANK	936426	
OK		Full Service	4215473	OREGON PIKE BRANCH	1683 OREGON PIKE	LANCASTER	PA	17601	LANCASTER	UNITED STATES	Not Required	Not Required	S & T BANK	936426	
OK		Full Service	3673704	LATROBE ROUTE 30 OFFICE	3864 ROUTE 30 EAST	LATROBE	PA	15650	WESTMORELAND	UNITED STATES	438268	62	S & T BANK	936426	
OK		Full Service	3288818	ALLEGHENY TOWNE CENTER	30 TOWNE CENTER DRIVE	LEEBURG	PA	15656	WESTMORELAND	UNITED STATES	442431	64	S & T BANK	936426	
OK		Full Service	712116	LORETTO OFFICE	180 SAINT MARYS STREET	LORETTO	PA	15940	CAMBRIA	UNITED STATES	215882	88	S & T BANK	936426	
OK		Full Service	3184693	MCMURRAY BRANCH	3402 WASHINGTON RD	MCMURRAY	PA	15317	WASHINGTON	UNITED STATES	418544	90	S & T BANK	936426	
OK		Full Service	2005456	HAYMAKER BRANCH	4580 BROADWAY BOULEVARD	MONROEVILLE	PA	15146	ALLEGHENY	UNITED STATES	218429	73	S & T BANK	936426	
OK		Full Service	188225	MONROEVILLE BRANCH	4385 OLD WM PENN HIGHWAY	MONROEVILLE	PA	15146	ALLEGHENY	UNITED STATES	208608	42	S & T BANK	936426	
OK		Full Service	1350791	MURRYSVILLE BRANCH	4251 OLD WILLIAM PENN HIGHWAY	MURRYSVILLE	PA	15668	WESTMORELAND	UNITED STATES	365101	48	S & T BANK	936426	
OK		Full Service	1013922	NEW BETHLEHEM	628 BROAD STREET	NEW BETHLEHEM	PA	16242	CLARION	UNITED STATES	225966	53	S & T BANK	936426	
OK		Full Service	3369212	NEW CUMBERLAND BRANCH	440 BRIDGE STREET	NEW CUMBERLAND	PA	17070	CUMBERLAND	UNITED STATES	Not Required	Not Required	S & T BANK	936426	
OK		Full Service	803425	HOLIDAY PARK BRANCH	2388 ROUTE 286	PITTSBURGH	PA	15239	ALLEGHENY	UNITED STATES	208606	40	S & T BANK	936426	
OK		Full Service	4894587	MCCANDLESS BRANCH	9100 COVENANT AVE	PITTSBURGH	PA	15237	ALLEGHENY	UNITED STATES	Not Required	Not Required	S & T BANK	936426	
OK		Full Service	3747379	OHARA TOWNSHIP BRANCH	1077 FREEPORT ROAD	PITTSBURGH	PA	15238	ALLEGHENY	UNITED STATES	479125	80	S & T BANK	936426	
OK		Full Service	206129	PENN HILLS BRANCH	12262 FRANKSTOWN ROAD	PITTSBURGH	PA	15235	ALLEGHENY	UNITED STATES	208607	41	S & T BANK	936426	
OK		Full Service	772325	PLUM BRANCH	7660 SALTSBURG ROAD	PITTSBURGH	PA	15239-1399	ALLEGHENY	UNITED STATES	4074	39	S & T BANK	936426	
OK		Full Service	2934239	SHADYSIDE BRANCH	820 SOUTH AIKEN AVENUE	PITTSBURGH	PA	15232	ALLEGHENY	UNITED STATES	361756	47	S & T BANK	936426	
OK		Full Service	1909931	SQUIRREL HILL	6306 FORBES AVENUE	PITTSBURGH	PA	15217	ALLEGHENY	UNITED STATES	463036	67	S & T BANK	936426	
OK		Full Service	3922233	PORTAGE OFFICE	737 MAIN STREET	PORTAGE	PA	15946	CAMBRIA	UNITED STATES	10379	82	S & T BANK	936426	
OK		Full Service	939025	HAMPTON AVENUE	232 NORTH HAMPTON AVENUE	PUNXSUTAWNEY	PA	15767	JEFFERSON	UNITED STATES	224072	6	S & T BANK	936426	
OK		Limited Service	15527	MAHONING BRANCH	539 WEST MAHONING ST	PUNXSUTAWNEY	PA	15767	JEFFERSON	UNITED STATES	224071	5	S & T BANK	936426	
OK		Full Service	76014	REYNOLDSVILLE	418 MAIN STREET	REYNOLDSVILLE	PA	15851	JEFFERSON	UNITED STATES	184347	20	S & T BANK	936426	
OK		Full Service	935924	SALTSBURG BRANCH	602 SALT STREET	SALTSBURG	PA	15681	INDIANA	UNITED STATES	224068	1	S & T BANK	936426	
OK		Full Service	4722896	STATE COLLEGE FINANCIAL CENTER	141 WEST BEAVER AVENUE	STATE COLLEGE	PA	16801	CENTRE	UNITED STATES	Not Required	Not Required	S & T BANK	936426	
OK		Full Service	902618	SUMMERHILL OFFICE	265 CROYLE STREET	SUMMERHILL	PA	15958	CAMBRIA	UNITED STATES	237560	83	S & T BANK	936426	
OK		Full Service	207023	EAST OAKMONT BRANCH	2190 HULTON ROAD	VERONA	PA	15147	ALLEGHENY	UNITED STATES	208609	43	S & T BANK	936426	
OK		Full Service	3624355	WEXFORD BRANCH	12550 PERRY HIGHWAY	WEXFORD	PA	15900	ALLEGHENY	UNITED STATES	480223	81	S & T BANK	936426	
OK		Full Service	1166163	WHITE OAK BRANCH	2003 LINCOLN WAY	WHITE OAK	PA	15131	ALLEGHENY	UNITED STATES	218428	72	S & T BANK	936426	
OK		Full Service	3338629	DOWNTOWN YORK BRANCH	ONE MARKETWAY SOUTH	YORK	PA	17401	YORK	UNITED STATES	Not Required	Not Required	S & T BANK	936426	
OK		Full Service	1871056	YOUNGWOOD BRANCH	100 SOUTH FOURTH ST	YOUNGWOOD	PA	15697	WESTMORELAND	UNITED STATES	275051	30	S & T BANK	936426	

Form FR Y-6  
S & T Bancorp, Inc.  
Fiscal Year Ending December 31, 2016

Report Item 3: Securities holders  
(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending December 31, 2016			Securities holders not listed in 3(1)(a) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending December 31, 2016		
(1)(a) Name City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
BlackRock Inc. New York, NY USA	USA	4,097,776 - 12% Common Stock	N/A		
The Vanguard Group, Inc. Malvern, PA USA	USA	3,086,786 - 9% Common Stock			

**Form FR Y-6**  
**S & T Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2016**

**Report Item 4. Insiders**  
**(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)**

(1)	(2)	(3) (a)	(3) (b) S&T Bank 9th Street Holdings, Inc., CTCLIC, S&T Insurance Group, LLC, Group, LLC, S&T Banc Holdings, Inc., Stewart Capital Advisors, LLC and S&T Settlement Services, LLC (Subsidiaries)	(3) (c)	(4) (a) Percent of Voting Shares Outstanding Bank Holding Company	(4) (b) Percent of Voting Shares Outstanding (Subsidiaries)	(4) (c) Company with 25% or more ownership
Name City, State, Country	Principal Occupation	S&T Bancorp, Inc. Bank Holding Company		Title & Position With Other Businesses			
<b><u>DIRECTORS:</u></b>							
Todd D. Brice Indiana, PA USA	N/A	Director, President, Chief Executive Officer	Director, President, Chief Executive Officer, S&T Bank	Partner, HBLT Partnership	0.30%	N/A	HBLT Partnership - 25%
John J. Delaney Indiana, PA USA	Auto Sales	Director	Director, S&T Bank	Owner, Delaney Greensburg, LLC Owner, Delaney Indiana, LLC President, Delaney Chevrolet, Inc President, Riehle Chevrolet, Inc, d/b/a Star Chevrolet, Nissan, Volvo Partner, RCL Partners, Inc	0.20%	N/A	Delaney Greensburg, LLC - 100% Delaney Indiana, LLC - 100% Delaney Chevrolet, Inc. - 2% (controlling interest) Riehle Chevrolet, Inc. d/b/a Star Chevrolet, Nissan, Volvo. - 2% (controlling interest) RCL Partners, Inc. - 33%
Michael J. Donnelly Indiana, PA USA	Publishing	Director	Director, S&T Bank	President, Indiana Printing and Publishing Co, Inc Partner, Indiana Gazette Partner, JLD Marketing, Inc d/b/a Kerr Promotions Partner, Premier Data Management	0.08%	N/A	Indiana Printing and Publishing Co., Inc. - 33% Indiana Gazette - 33% JLD Marketing, Inc., d/b/a Kerr Promotions - 33% Premier Data Management - 48%
William J. Gatti Indiana, PA USA	Medical Supply	Director	Director, S&T Bank	Owner, Gatti Medical Supply, Inc Partner, RCL Partners Inc Partner, RX Health Connect LLC	0.08%	N/A	Gatti Medical Supply, Inc. - 100% RCL Partners, Inc. - 33% RXHealth Connect LLC - 25%
James T. Gibson Lütz, PA USA	N/A	Director	Director, S&T Bank	Owner, Orchard Hills Associates, LLC Owner, Dad's Pleasant View Owner, AAA Quality Builders, Inc.	0.58%	N/A	Orchard Hills Associates, LLC 100% Dad's Pleasant View - 100% AAA Quality Builders Inc. 100%
Jeffrey D. Grube Punxsutawney, PA USA	Manufacturing	Director	Director, S&T Bank	President, BFG Manufacturing Service Inc President, BFG Electroplating and Manufacturing Co Managing Partner, Jeffrey Boulevard Holding LLC President - RDG Group, Inc Secretary Treasurer, Hamburg Finishing Works, Inc President - Punxsutawney Finishing Works, Inc Partner, Martha Street Holdings, LLC Partner, 2257 Hamilton LLC	0.07%	N/A	BFG Manufacturing Service Inc. - 25% BFG Electroplating and Manufacturing Co. - 50% Jeffrey Boulevard Holding LLC - 25% RDG Group, Inc. - 25% Hamburg Finishing Works, Inc. - 25% Punxsutawney Finishing Works, Inc. - 25% Martha Street Holdings, LLC - 25% 2257 Hamilton LLC - 50%
Jerry D Hostetter Lancaster, PA USA	Partner - Capital Investment Fund Digital Technology	Director	Director, S&T Bank	Partner, Prestige Investment Group Owner, JDH Farms	0.03%	N/A	Prestige Investment Group - 40% JDH Farms - 100%
Frank W. Jones Pittsburgh, PA USA	Attorney-at-Law	Director	Director, S&T Bank	N/A	0.07%	N/A	N/A
David L. Krieger Duck, NC USA	N/A	Director	Director, S&T Bank	N/A	0.05%	N/A	N/A
James C. Miller Indiana, PA USA	N/A	Director	Director, S&T Bank	N/A	0.19%	N/A	N/A
Frank J. Palermo, Jr. Pittsburgh, PA USA	Certified Public Accountant	Director	Director, S&T Bank	President, Palermo/Kissinger, P.C.	0.05%	N/A	Palermo/Kissinger, P.C. - 99% shareholder
Christine J. Toretti Indiana, PA USA	Gas Driller and Producer	Director, Vice Chairman	Director, Vice Chairman, S&T Bank	President, Plum Production, Inc. President, CJT, LLC President, The Jack Company President, Jack Production, Inc	0.07%	N/A	Plum Production, Inc. - 100% CJT, LLC - 100% The Jack Company - 100% Jack Production, Inc. - 75%
Charles G. Urtin Irwin, PA USA	N/A	Director, Chairman	Director, Chairman, S&T Bank	N/A	0.08%	N/A	N/A
Steven Weingarten Newville, PA USA	Attorney-at-Law	Director	Director, S&T Bank	Limited Partner, TAV Partners, LP Member, TAV Partners GP, LLC Member, 240 Associates GP, LLC Member, 65 A Associates GP, LLC	0.24%	N/A	TAV Partners, LP - 50% TAV Partners GP, LLC - 50% 240 Associates GP, LLC - 25% 65 A Associates GP, LLC - 25%

**Form FR Y-6**  
**S & T Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2016**

**Report Item 4. Insiders**  
**(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)**

(1)	(2)	(3) (a)	(3) (b) S&T Bank 9th Street Holdings, Inc., CTCLIC, S&T Insurance Group, LLC, Group, LLC, S&T Banc Holdings, Inc., Stewart Capital Advisors, LLC and S&T Settlement Services, LLC (Subsidiaries)	(3) (c)	(4) (a) Percent of Voting Shares Outstanding Bank Holding Company	(4) (b) Percent of Voting Shares Outstanding (Subsidiaries)	(4) (c) Company with 25% or more ownership
<b>Name</b> <b>City, State,</b> <b>Country</b> <b>OFFICERS:</b>	<b>Principal</b> <b>Occupation</b>	<b>S&amp;T Bancorp, Inc.</b> <b>Bank Holding Company</b>		<b>Title &amp; Position</b> <b>With Other Businesses</b>			
David G. Antolik Indiana, PA USA	N/A	Senior Executive Vice President Chief Lending Officer	Senior Executive Vice President Chief Lending Officer, S&T Bank Chairman, S&T Settlement Services, LLC	N/A	0.09%	N/A	N/A
George Basara Pittsburgh, PA USA	N/A	Executive Vice President General Counsel and HR Director	Executive Vice President General Counsel and HR Director, S&T Bank	N/A	0.01%	N/A	N/A
Ernest J. Draganza Indiana, PA USA	N/A	Senior Executive Vice President, Chief Risk Officer and Corporate Secretary	Senior Executive Vice President, Chief Risk Officer and Corporate Secretary, S&T Bank Director, 9th Street Holdings, Inc. Director, S&T Banc Holdings, Inc.	N/A	0.09%	N/A	N/A
Stephen A. Drahnak Indiana, PA USA	N/A	Executive Vice President Commercial Lending	Executive Vice President Commercial Lending, S&T Bank Vice President, S&T Settlement Services, LLC	Partner, Nickle Pickle Inc. Partner, Stody Inc.	0.04%	N/A	Nickle Pickle, Inc. S-Corp - 49% Stody Inc - 51%
Kevin Dodds Indiana, PA USA	N/A	Senior Vice President Chief Information Security Officer	Senior Vice President Chief Information Security Officer, S&T Bank	N/A	0.00%	N/A	N/A
Mary Ann Dornotto Cranberry Township, PA USA	N/A	Senior Vice President Managed Asset Div Mgr	Senior Vice President Managed Asset Div Mgr, S&T Bank	N/A	0.01%	N/A	N/A
Joanne Duggan Indiana, PA USA	N/A	Executive Vice President Residential Mortgage Mgr	Executive Vice President Residential Mortgage Mgr, S&T Bank	N/A	0.04%	N/A	N/A
Patrick J. Haberfield Medina, OH USA	N/A	Senior Executive Vice President Chief Credit Officer	Senior Executive Vice President Chief Credit Officer, S&T Bank	N/A	0.04%	N/A	N/A
Douglas Hidditch Indiana, PA USA	N/A	Senior Vice President Chief Compliance Officer	Senior Vice President Chief Compliance Officer, S&T Bank	N/A	0.00%	N/A	N/A
William Kametz Indiana, PA USA	N/A	Executive Vice President Deputy Chief Credit Officer	Executive Vice President Deputy Chief Credit Officer, S&T Bank	N/A	0.02%	N/A	N/A
Mark Kochvar Export, PA USA	N/A	Senior Executive Vice President Chief Financial Officer	Senior Executive Vice President Chief Financial Officer, S&T Bank President and Director, 9th Street Holdings, Inc. President and Director, S&T Banc Holdings, Inc. Chairman and Director, Stewart Capital Advisors, LLC Chairman and Director CTCLIC Senior Vice President and Secretary/Treasurer, S&T Insurance Group S&T Insurance Group	N/A	0.14%	N/A	N/A
Melanie Lazzari Indiana, PA USA	N/A	Executive Vice President Controller	Executive Vice President Controller, S&T Bank	N/A	0.02%	N/A	N/A
Gregory Lefever Lancaster, PA USA	N/A	Executive Vice President Wealth Management Div Mgr	Executive Vice President Wealth Management Div Mgr, S&T Bank	N/A	0.01%	N/A	N/A
Sandra Loperfio Greensburg, PA USA	N/A	Senior Vice President Deputy Chief Risk Officer	Senior Vice President Deputy Chief Risk Officer, S&T Bank Secretary and Treasurer, 9th Street Holdings, Inc. Secretary and Treasurer, S&T Banc Holdings, Inc.	N/A	0.01%	N/A	N/A
James Mill Indiana, PA USA	N/A	Executive Vice President Chief Information Officer	Executive Vice President Chief Information Officer, S&T Bank	N/A	0.01%	N/A	N/A
Malcolm E. Polley Indiana, PA USA	N/A	Executive Vice President Chief Investment Officer	Executive Vice President Investment Management/Trust Service Group Manager, S&T Bank President and Director, Stewart Capital Advisors, LLC Executive Vice President and Director, 9th Street Holdings, Inc. Executive Vice President and Director, S&T Banc Holdings, Inc.	N/A	0.03%	N/A	N/A
David P. Ruddock Indiana, PA USA	N/A	Senior Executive Vice President Chief Operating Officer	Senior Executive Vice President Chief Operating Officer, S&T Bank Director Stewart Capital Advisors, LLC	N/A	0.13%	N/A	N/A

**OFFICERS (continued):**

**Form FR Y-6**  
**S & T Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2016**

**Report Item 4. Insiders**  
**(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)**

(1)	(2)	(3) (a)	(3) (b) S&T Bank 9th Street Holdings, Inc., CTCLIC, S&T Insurance Group, LLC, Group, LLC, S&T Banc Holdings, Inc., Stewart Capital Advisors, LLC and S&T Settlement Services, LLC (Subsidiaries)	(3) (c)	(4) (a) Percent of Voting Shares Outstanding Bank Holding Company	(4) (b) Percent of Voting Shares Outstanding (Subsidiaries)	(4) (c) Company with 25% or more ownership
Name City, State, Country	Principal Occupation	S&T Bancorp, Inc. Bank Holding Company		Title & Position With Other Businesses			
Steve Schulz Mars, PA USA	N/A	Senior Executive Vice President Chief Retail Credit Officer	Senior Executive Vice President Chief Retail Credit Officer, S&T Bank	N/A	0.00%	N/A	N/A
Thomas Sposito Manheim, PA USA	N/A	Senior Executive Vice President Market Executive	Senior Executive Vice President Market Executive, S&T Bank	N/A	0.10%	N/A	N/A
Rebecca A. Stapleton Indiana, PA USA	N/A	Senior Executive Vice President Chief Banking Officer	Senior Executive Vice President Chief Banking Officer, S&T Bank Executive Vice President and Director, CTCLIC Chairman, S&T Insurance Group, LLC President, S&T Settlement Services, LLC Director, Stewart Capital Advisors, LLC	N/A	0.04%	N/A	N/A
LaDawn D. Yeshe Pittsburgh, PA USA	N/A	Executive Vice President Chief Audit Executive	Executive Vice President Chief Audit Executive, S&T Bank	N/A	0.03%	N/A	N/A