

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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102(a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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.

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.

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

12/31/2023

Month / Day / Year

Reporter's Name, Street, and Mailing Address

S&T Bancorp

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:

Brendan Lockard

VP Accounting Ops Mgr

Name

Title

724 427 2331

Area Code / Phone Number / Extension

724 465 4841

Area Code / FAX Number

brendan.lockard@stbank.com

E-mail Address

www.stbancorp.com

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

I, Chris McComish

Name of the Holding Company Director and Official

Chief Executive Officer

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

Date of Signature

3/29/24

For Federal Reserve Bank Use Only

RSSD ID \_\_\_\_\_

C.I. \_\_\_\_\_

Is confidential treatment requested for any portion of this report submission? .....	0=No 1=Yes	<input type="checkbox"/> <input checked="" type="checkbox"/>
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 .....		<input type="checkbox"/>
2. a letter justifying this request has been provided separately ...		<input type="checkbox"/>
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."		

**Report Item 1: Annual Report to Shareholders**

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

## Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

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### Verification of Changes

**All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.**

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes     No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

**Report Item 2a: Organization Chart**

- Yes     No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

**Report Item 2b: Domestic Branch Listing**

- Yes     No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

**Report Item 3: Securities Holders**

- Yes     No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

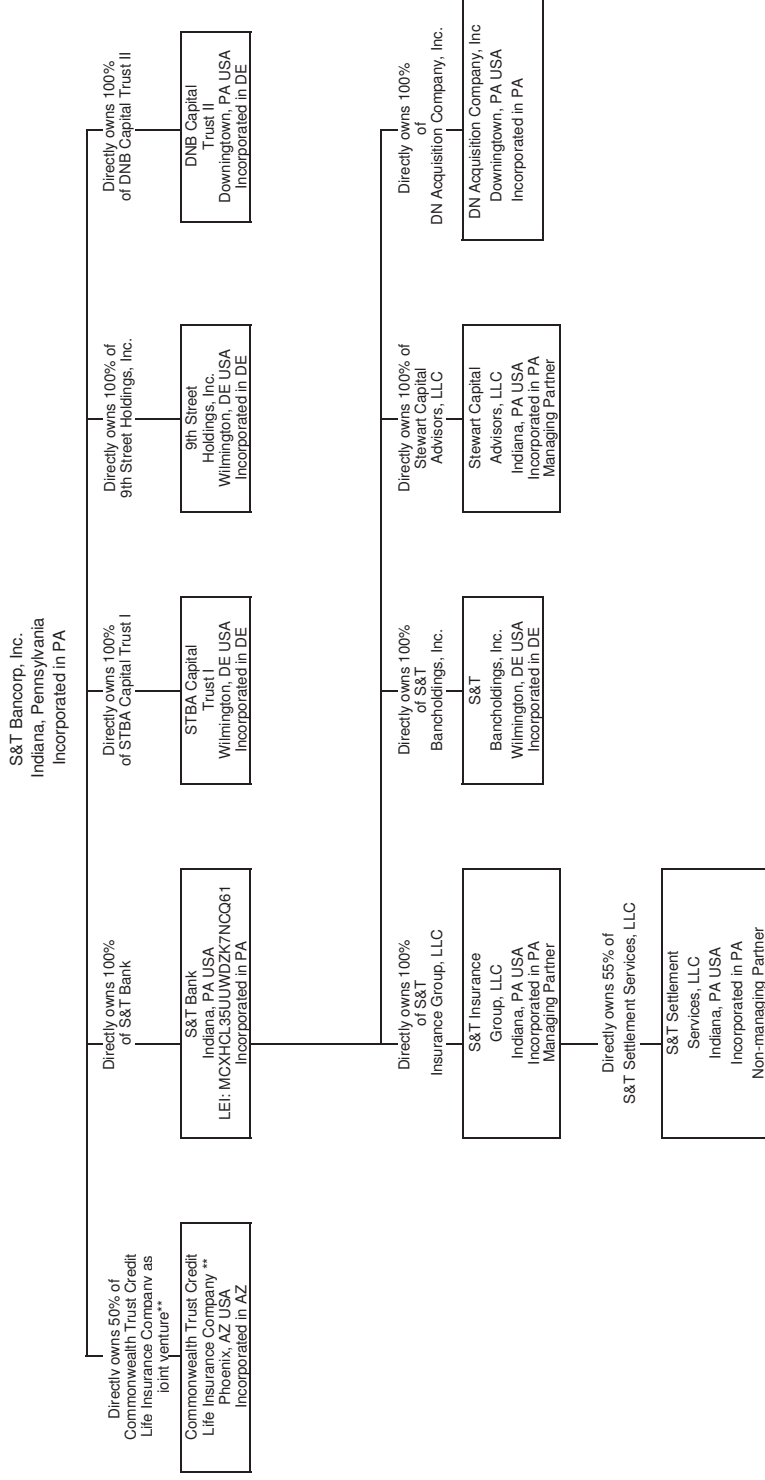
**Report Item 4: Insiders**

- Yes     No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

**Form FR Y-6  
S&T Bancorp, Inc.  
Fiscal Year Ending December 31, 2023**

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 12/31/2023  
S & T Bancorp, Inc.  
Indiana, PA

Report Item 2b:  
Domestic Branch Listing

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

Data Action	Effective Date	Branch ID	RSSD*	Popular Name	Street Address	City	State	Zip Code	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID	RSSD*	Comments
OK		4959426	S & T BANK	INDIANA	800 PHILADELPHIA STREET	INDIANA	PA	15701-3988	INDIANA	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		4959503	ARRON BRANCH	ARRON	441 NORTH CLEVELAND-MASSILLON ROAD	ARRON	OH	44333	OHIO	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		5394731	LUTHERA FALLS BRANCH	LUTHERA FALLS	2026 FRONT STREET	LUTHERA FALLS	OH	44221	OHIO	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		3678574	ALCOA REGIONAL BANKING CENTER	ALCOA	1100 LOGAN BOULEVARD	ALCOA	PA	16802	PA	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		969620	ARMAUGH BRANCH	ARMAUGH	25 E LOGAN BOULEVARD	ARMAUGH	PA	15330	INDIANA	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		3200753	RESORT PLAZA BRANCH	BLAIRSVILLE	111 RESORT PLAZA DRIVE	BLAIRSVILLE	PA	15177	INDIANA	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		4391198	BOOTHWYN BRANCH	BOOTHWYN	3915 CHICHESTER AVENUE	BOOTHWYN	PA	19061	DELAWARE	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		279422	BROOKWAY BRANCH	BROOKWAY	456 MAIN STREET	BROOKWAY	PA	15824	JEFFERSON	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		112323	ROUTE 36	BROOKVILLE	209 ALLEGHENY BOULEVARD	BROOKVILLE	PA	15825	JEFFERSON	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		3188646	CAMP HILL BRANCH	CAMP HILL	3245 MARKET STREET	CAMP HILL	PA	17011	PENNSYLVANIA	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		1389642	LUDWIG'S CORNER BRANCH	CHESTER	1039 N. POTTS TOWN PIKE	CHESTER	PA	19328	PENNSYLVANIA	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		1869192	CALN BRANCH	CLARION	410 MAIN STREET	CLARION	PA	16214	CLARION	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		5985507	CRANBERRY WOODS BRANCH	CRANBERRY	1835 EAST LINCOLN HIGHWAY	CRANBERRY	PA	19320	CHESTER	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		1871083	DELMONT BRANCH	DELMONT	2626 GARDEN VIEW LANE	DELMONT	PA	16066	BUTLER	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		7318	DELMONT BRANCH	DELMONT	85 GREENSBURG ST	DELMONT	PA	15627	WESTMORELAND	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		13315	DOWN TOWN BRANCH	DOWN TOWN	1015 CHESTNUT ST	DOWN TOWN	PA	15627	WESTMORELAND	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		13315	LITTLE WASHINGTON BRANCH	DOWN TOWN	701 EAST LANCASTER AVENUE	DOWN TOWN	PA	15335	CHESTER	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		2205936	LIBERTY BOULEVARD OFFICE	DU BOIS	104 CULBERTSON RUN RD	DU BOIS	PA	15835	CHESTER	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		901013	EBENSBURG BRANCH	EBENSBURG	DU BOIS	EBENSBURG	PA	15831	CHESTER	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		3047547	EXTON BRANCH	EXTON	3138 NEW GERMANY ROAD, SUITE 45	EXTON	PA	19341	CHESTER	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		377823	FORD CITY	FORD CITY	410 EXTON SQUARE PARKWAY	FORD CITY	PA	19341	CHESTER	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		270410	GALLITZIN BRANCH	GALLITZIN	891 N. POTTS TOWN PIKE	GALLITZIN	PA	16226	ARMSTRONG	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		2492943	GREENSBURG BRANCH	GREENSBURG	701 MAIN STREET	GREENSBURG	PA	16041	CHESTER	Not Required	Not Required	S & T BANK		936-026	Not Required
OK	4/15/2023	2492943	GREENSBURG BRANCH	GREENSBURG	701 EAST PITTSBURGH STREET	GREENSBURG	PA	15601	WESTMORELAND	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		3471888	ALLEN TOWN BOULEVARD BRANCH	HARRISBURG	6085 ALLEN TOWN BLVD	HARRISBURG	PA	17112	DAUPHIN	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		3471870	COLONIAL ROAD BRANCH	HARRISBURG	301 COLONIAL ROAD	HARRISBURG	PA	17109	DAUPHIN	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		966320	HOMER CITY BRANCH	HOMER CITY	34 NORTH MAIN ST	HOMER CITY	PA	15748	INDIANA	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		972321	INDIAN SPRINGS BRANCH	INDIANA	2455 OAKLAND AVE	INDIANA	PA	15701	INDIANA	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		16059	NORTH FOURTH STREET BRANCH	INDIANA	324 NORTH FOURTH ST	INDIANA	PA	15701	INDIANA	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		3678892	SOLUTION CENTER BRANCH	INDIANA	2416 PHILADELPHIA STREET	INDIANA	PA	15701	INDIANA	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		80320	BRAN ROUTE 30	IRWIN	3000 BRAN ROUTE 30	IRWIN	PA	15442	WESTMORELAND	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		46222	PENN TOWNSHIP BRANCH	IRWIN	4622 ROUTE 130	IRWIN	PA	15442	WESTMORELAND	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		2424226	RICHLAND BRANCH	JOHNS TOWN	1516 SCALP AVENUE	JOHNS TOWN	PA	15804	CAMBERIA	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		2214708	KENNETT SQUARE BRANCH	KENNETT SQUARE	215 EAST CYPRESS STREET	KENNETT SQUARE	PA	19448	CHESTER	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		4841488	WEST KIT TANNING BRANCH	KITTANNING	227 BUTLER ROAD	KITTANNING	PA	16201	ARMSTRONG	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		4215491	CENTERVILLE ROAD BRANCH	LANCASTER	310 CENTERVILLE ROAD	LANCASTER	PA	17601	LANCASTER	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		4671613	FRUITVILLE PIKE BRANCH	LANCASTER	2055 FRUITVILLE PIKE	LANCASTER	PA	17601	LANCASTER	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		4215473	OREGON PIKE BRANCH	LANCASTER	1883 OREGON PIKE	LANCASTER	PA	17601	LANCASTER	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		32683	LANCASTER OFFICE	LANCASTER	3075 DOWNE CENTER DRIVE	LANCASTER	PA	15566	WESTMORELAND	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		3194893	MCMURRAY BRANCH	LANCASTER	3402 WASHINGTON RD	LANCASTER	PA	15317	WASHINGTON	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		2085456	HAYMAKER BRANCH	LANCASTER	4580 BROADWAY BOULEVARD	LANCASTER	PA	15146	ALLEGHENY	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		188225	MONROEVILLE BRANCH	MONROEVILLE	4385 OLD W.M. PENN HIGHWAY	MONROEVILLE	PA	15146	ALLEGHENY	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		3150791	MURRYSVILLE BRANCH	MURRYSVILLE	4251 OLD WILLIAM PENN HIGHWAY	MURRYSVILLE	PA	15668	WESTMORELAND	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		1013922	NEW BETHELEM BRANCH	NEW BETHELEM	628 BROAD STREET	NEW BETHELEM	PA	16242	CLARION	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		3385335	EAST FALLS BRANCH	PHILADELPHIA	4431 RIDGE AVENUE	PHILADELPHIA	PA	19128-1732	PHILADELPHIA	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		809425	HOLIDAY PARK BRANCH	PITTSBURGH	2388 ROUTE 286	PITTSBURGH	PA	15238	ALLEGHENY	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		4884587	MCCANDLESS BRANCH	PITTSBURGH	9100 COVENANT AVE	PITTSBURGH	PA	15237	ALLEGHENY	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		3747379	OTAFU TOWNSHIP BRANCH	PITTSBURGH	1077 FORT ROAD	PITTSBURGH	PA	15238	ALLEGHENY	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		2061259	PENN HILLS BRANCH	PITTSBURGH	12262 FRANKSTOWN ROAD	PITTSBURGH	PA	15235	ALLEGHENY	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		772325	FUM BRANCH	PITTSBURGH	7660 SALTSBURG ROAD	PITTSBURGH	PA	15239-1399	ALLEGHENY	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		2924239	SHADYSIDE BRANCH	PITTSBURGH	810 SOUTH ARKEN AVENUE	PITTSBURGH	PA	15232	ALLEGHENY	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		1909931	SOUPRETT HILL BRANCH	PITTSBURGH	5396 FORBES AVENUE	PITTSBURGH	PA	15217	ALLEGHENY	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		3380225	HAMPTON AVENUE BRANCH	PUNXSUTAWNEY	232 HAMPTON AVENUE	PUNXSUTAWNEY	PA	15767	JEFFERSON	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		15527	MAHONING ST BRANCH	PUNXSUTAWNEY	539 WEST MAHONING ST	PUNXSUTAWNEY	PA	15767	JEFFERSON	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		76014	REYNOLDSVILLE BRANCH	REYNOLDSVILLE	418 MAIN STREET	REYNOLDSVILLE	PA	15651	JEFFERSON	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		9359924	SALTSBURG BRANCH	SALTSBURG	602 SALT STREET	SALTSBURG	PA	15681	INDIANA	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		207023	EAST OAKMONT BRANCH	VERONA	2119 HULTON ROAD	VERONA	PA	15147	ALLEGHENY	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		4104081	DILWORTH TOWN CROSSING BRANCH	WEST CHESTER	1349 WILMINGTON PIKE	WEST CHESTER	PA	19382	CHESTER	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		3406829	WEST CHESTER BRANCH	WEST CHESTER	2 NORTH CHURCH STREET	WEST CHESTER	PA	19380	CHESTER	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		326428	WEST CHESTER BRANCH	WEST CHESTER	1550 CHESTNUT PIKE	WEST CHESTER	PA	19380	CHESTER	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		1166163	WHITE OAK BRANCH	WHITE OAK	2003 LINCOLN WAY	WHITE OAK	PA	15131	ALLEGHENY	Not Required	Not Required	S & T BANK		936-026	Not Required
OK		1871056	YOUNGWOOD BRANCH	YOUNGWOOD	100 SOUTH FOURTH ST.	YOUNGWOOD	PA	15697	WESTMORELAND	Not Required	Not Required	S & T BANK		936-026	Not Required

**Form FR Y-6**  
**S & T Bancorp, Inc.**  
**Fiscal Year Ending December 31, 2023**

**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, 2023		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, 2023	
(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
BlackRock Inc. New York, NY USA	USA	5,588,300 - 14.6% Common Stock	(2)(b) Country of Citizenship or Incorporation
The Vanguard Group Malvern, PA USA	USA	4,616,732 - 12.1% Common Stock	(2)(c) Number and Percentage of Each Class of Voting Securities
Dimensional Fund Advisors LP Austin, TX USA	USA	2,384,380 - 6.2% Common Stock	N/A

**Report Item 4. Insiders**

(1) Name City, State, Country	(2) Principal Occupation	(3) (e) S&T Bancorp, Inc. Bank Holding Company	(3) (b) 8th Street Bank CTC, LLC Group, LLC S&T Bancorp, Inc. Stewart Capital Advisors, LLC and S&T Settlement Services, LLC (Subsidiaries)	(3) (c) Title & Position With Other Businesses	(4) (a) Percent of Voting Shares Bank Holding Company	(4) (b) Percent of Voting Shares Outstanding (Subsidiaries)	(4) (c) Company with 25% or more ownership
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**DIRECTORS:**

David G. Antolik Indiana, PA USA	N/A	Director President	Director, President, S&T Bank Chairman, S&T Settlement Services, LLC Chairman, S&T Insurance Group, LLC	N/A	0.22%	N/A	N/A
Christopher McComish Lafayette, IL USA	N/A	Director Chief Executive Officer	Director, Chief Executive Officer, S&T Bank	N/A	0.14%	N/A	N/A
Lewis W. Adkins, Jr. Akron, OH USA	Attorney-at-Law	Director	Director, S&T Bank	N/A	0.02%	N/A	N/A
Peter R. Barco Media, PA USA	Accountant- CPA	Director	Director, S&T Bank	Partner, Barco Gowis Aron & Fultz, LLC	0.03%	N/A	N/A
Christina A. Casolis Sawickley, PA USA	Airport Administration	Director	Director, S&T Bank	CEO, Allegheny County Airport Authority	0.04%	N/A	N/A
Michael J. Donnelly Indiana, PA USA	Publishing	Director	Director, S&T Bank	President, Indiana Printing and Publishing Co, Inc President, JLD Marketing, Inc Chairman, JLD Marketing Management Chairman, eSident, LLC	0.10%	N/A	Indiana Printing and Publishing Co., Inc. - 33% JLD Marketing, Inc., dba Kerr Promotions - 33% Premier Data Management - 48%
Jeffrey D. Grube Punxsutawney, PA USA	Manufacturing	Director	Director, S&T Bank	President, BFG Electropoling and Manufacturing Co Partner, Mainis Street Holdings, LLC Managing Partner, Woodland Avenue Extension	0.11%	N/A	BFG Electropoling and Manufacturing Co. - 50% Mainis Street Holdings, LLC - 28% Woodland Avenue Extension - 25%
William J. Hibb Swatmore, PA USA	N/A	Director	Director, S&T Bank	N/A	0.11%	N/A	N/A
Frank J. Palmero, Jr. Pittsburgh, PA USA	Certified Public Accountant	Director	Director, S&T Bank	N/A	0.07%	N/A	N/A
Christina J. Toratti Indiana, PA USA	Gas Driller and Producer	Director Chairperson	Director, S&T Bank	President, Plum Production, Inc. President, CJT, LLC	0.10%	N/A	Plum Production, Inc. - 100% CJT, LLC - 100%
Steven J. Weingarten Newville, PA USA	Attorney-at-Law	Director	Director, S&T Bank	N/A	0.24%	N/A	N/A

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

(1)	(2)	(3) (e)	(3) (b)	(3) (c)	(4) (a)	(4) (b)	(4) (c)
Name City, State, Country	Principal Occupation	S&T Bancorp, Inc. Bank Holding Company	S&T Bank 9th Street Holdings, Inc., CTCLIC Insurance Holdings, LLC, Group, LLC, S&T Banc Holdings, Inc., Stewart Capital Advisors, LLC and S&T Settlement Services, LLC (Subsidiaries)	Title & Position With Other Businesses	Percent of Voting Shares Bank Holding Company	Percent of Voting Shares Outstanding (Subsidiaries)	Company with 25% or more ownership
<b>OFFICERS</b> Suzanne Dzubak Indiana, PA USA	N/A	Executive Vice President Chief Commercial Banking Officer	Executive Vice President Chief Commercial Banking Officer, S&T Bank President, S&T Settlement Services, LLC President, S&T Insurance Group, LLC	Owner, Nickle Pickle LLC Owner, Stady LLC Owner, Tucker Two LLC Owner, Zabo LLC	0.09%	N/A	Nickle Pickle LLC - 100% Stady LLC - 100% Tucker Two LLC - 100% Zabo LLC - 100%
Mark Kuehler Pittsburgh, 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. Chairman and Director, S&T Banc Holdings, Inc. Chairman and Director, Stewart Capital Advisors, LLC Vice President and Treasurer, S&T Insurance Group, LLC Vice President and Treasurer, DN Acquisition Company, Inc. Vice President and Secretary/Treasurer, S&T Settlement Services, LLC	N/A	0.25%	N/A	N/A
Melanie Lazzari Indiana, PA USA	N/A	Executive Vice President Controller	Executive Vice President Controller, S&T Bank Treasurer and Director, Stewart Capital Advisors, LLC	N/A	0.08%	N/A	N/A
James A. Michie Gibsonia, PA USA	N/A	Executive Vice President Chief Risk Officer	Executive Vice President Chief Risk Officer, S&T Bank	N/A	0.03%	N/A	N/A
Susan A. Nicholson Blairsville, PA USA	N/A	Executive Vice President Chief Human Resources Officer	Executive Vice President Chief Human Resources Officer, S&T Bank	N/A	0.03%	N/A	N/A
Richele L. Smydo Pittsburgh, PA USA	N/A	Executive Vice President General Counsel	Executive Vice President General Counsel, S&T Bank Vice President, S&T Insurance Group, LLC Vice President S&T Settlement Services, LLC Vice President and Secretary DN Acquisition Company, Inc.	Owner, RLS LawGroup, LLC	0.03%	N/A	RLS LawGroup, LLC - 100%
LaDawn D. Yesheo New Alexandria, PA USA	N/A	Executive Vice President Chief Risk Officer	Executive Vice President Chief Risk Officer, S&T Bank	N/A	0.08%	N/A	N/A

**PRINCIPAL SECURITIES HOLDER:**

BlackRock Inc. New York, NY USA	N/A	N/A	N/A	N/A	14.62%	N/A	Forward Partners Group PLC - 70.38%
The Vanguard Group Malvern, PA USA	N/A	N/A	N/A	N/A	12.07%	N/A	Impact Biomedical Inc. - 7.09%