

S & T BANCORP, INC.

| | CPP Disbursement Date 01/16/2009 | RSSD (Holding Company) 1071397 | Number of Insured Depository Institutions 1 | |
|---|-------------------------------------|-----------------------------------|---|-------------|
| Selected balance and off-balance sheet items | | | | |
| | 2008 \$ millions | 2009 \$ millions | %chg from prev | |
| Assets | \$4,411 | \$4,147 | -6.0% | |
| Loans | \$3,569 | \$3,404 | -4.6% | |
| Construction & development | \$375 | \$371 | -1.0% | |
| Closed-end 1-4 family residential | \$758 | \$697 | -8.1% | |
| Home equity | \$89 | \$125 | 41.1% | |
| Credit card | \$17 | \$18 | 5.0% | |
| Other consumer | \$58 | \$54 | -7.6% | |
| Commercial & Industrial | \$707 | \$575 | -18.7% | |
| Commercial real estate | \$1,309 | \$1,286 | -1.8% | |
| Unused commitments | \$964 | \$967 | 0.3% | |
| Securitization outstanding principal | \$0 | \$0 | | |
| Mortgage-backed securities (GSE and private issue) | \$143 | \$122 | -14.8% | |
| Asset-backed securities | \$0 | \$0 | | |
| Other securities | \$297 | \$224 | -24.5% | |
| Cash & balances due | \$70 | \$69 | -1.5% | |
| Residential mortgage originations | | | | |
| Closed-end mortgage originated for sale (quarter) | \$4 | \$24 | 454.6% | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | |
| Closed-end mortgage originations sold (quarter) | \$4 | \$20 | 394.8% | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | |
| Liabilities | \$3,969 | \$3,713 | -6.4% | |
| Deposits | \$3,228 | \$3,413 | 5.7% | |
| Total other borrowings | \$602 | \$182 | -69.8% | |
| FHLB advances | \$439 | \$137 | -68.8% | |
| Equity | | | | |
| Equity capital at quarter end | \$442 | \$434 | -1.7% | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | |
| Performance Ratios | | | | |
| Tier 1 leverage ratio | 6.7% | 6.8% | -- | |
| Tier 1 risk based capital ratio | 8.0% | 8.0% | -- | |
| Total risk based capital ratio | 11.2% | 11.4% | -- | |
| Return on equity ¹ | 15.0% | 9.1% | -- | |
| Return on assets ¹ | 1.5% | 0.9% | -- | |
| Net interest margin ¹ | 4.1% | 3.9% | -- | |
| Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans) | 100.6% | 65.6% | -- | |
| Loss provision to net charge-offs (qtr) | 91.1% | 88.9% | -- | |
| Net charge-offs to average loans and leases ¹ | 0.7% | 1.4% | -- | |
| ¹ Quarterly, annualized. | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | |
| Asset Quality (% of Total Loan Type) | 2008 | 2009 | 2008 | 2009 |
| Construction & development | 3.7% | 5.8% | 0.5% | 1.5% |
| Closed-end 1-4 family residential | 0.7% | 1.1% | 0.3% | 0.2% |
| Home equity | 0.2% | 0.2% | 0.9% | 0.1% |
| Credit card | 0.0% | 0.0% | 1.0% | 1.2% |
| Other consumer | 0.1% | 0.0% | 0.2% | 0.2% |
| Commercial & Industrial | 0.5% | 1.3% | 0.1% | 0.5% |
| Commercial real estate | 1.4% | 4.0% | 0.0% | 0.1% |
| Total loans | 1.2% | 2.7% | 0.2% | 0.4% |