



S&T

through the years...



“ Celebrate the journey
and the people who
made it all possible. ”

Dear Friends of S&T Bank,

This is a monumental time for S&T as we celebrate 120 years in business with our communities, customers and staff. Moments like this are a great testament to the dedication and commitment of many talented people who have been and are currently a part of our journey.

We have experienced tremendous growth since 1902 through acquisitions of many financial institutions. We have improved our delivery of services through loan production offices, innovative banking centers and digital banking solutions. This growth has helped us expand our footprint into eastern Pennsylvania, central and northeast Ohio and into upstate New York.

Celebrating our history is important, but we cannot stand still. We must also look ahead and be clear where we want to be. S&T's future is one that is dedicated to growth and making a positive difference for the customers and communities we serve. We will lead our company through our highly engaged and talented teams, focused on delivering exceptional service and value. Technology and

innovation will also continue to positively impact how we deliver banking services to our customers. These capabilities will only stand to enhance relationships built through human interaction.

S&T's past is one that we are proud to share with all who are so much a part of S&T's past, present and future. This history brochure celebrates the journey and the people who made it all possible. We hope you enjoy the story of our progress and look forward to a bright future together. Our thanks for your continued commitment to S&T Bank.

Sincerely,



David G. Antolik
President

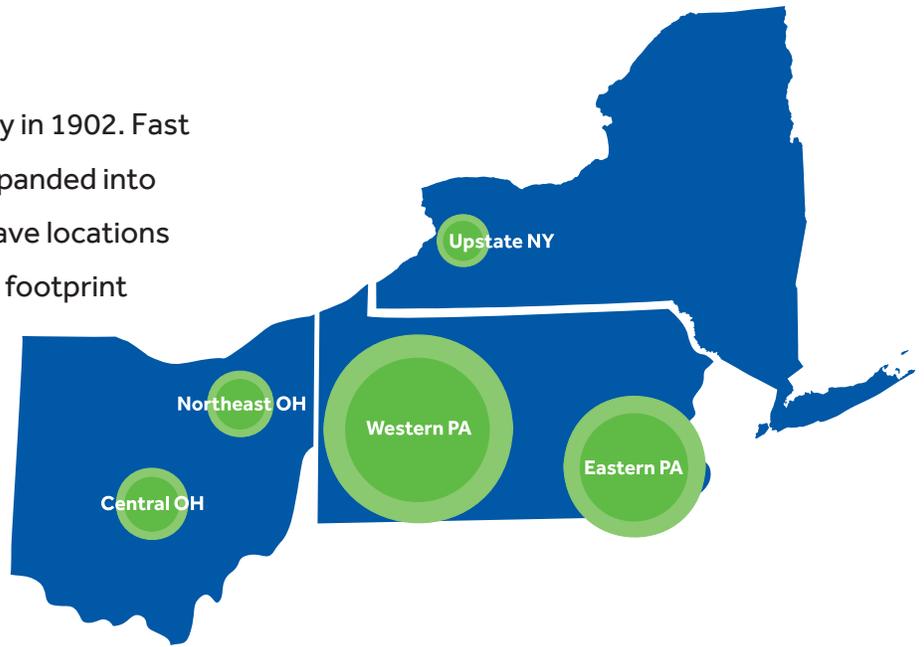


Christopher J. McComish
Chief Executive Officer

How We Have Grown

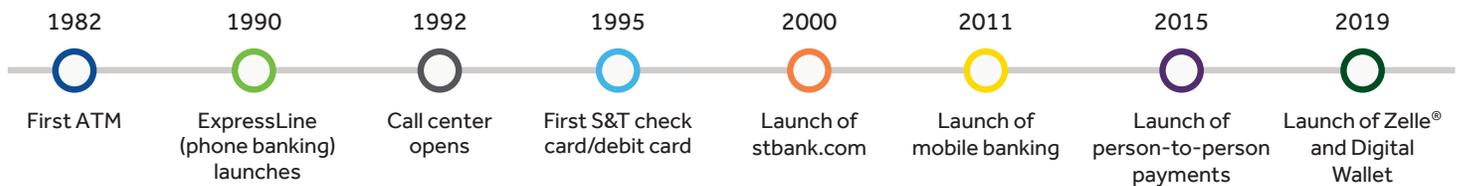
Geographic Expansion

S&T Bank began as one office in Indiana County in 1902. Fast forward almost 70 years to 1970 when S&T expanded into northern Pennsylvania counties. In 2022, we have locations in Pennsylvania, Ohio and New York and S&T's footprint now extends into five markets.

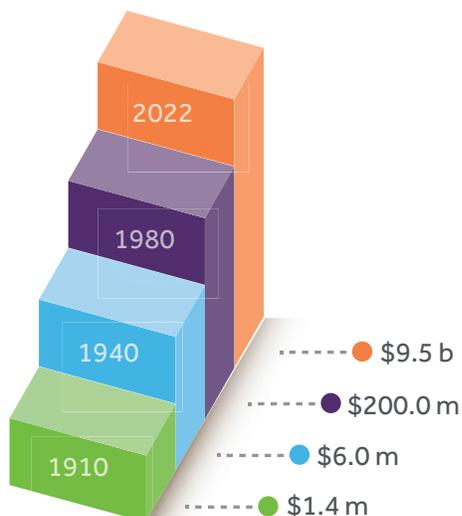


Technological Expansion

S&T has expanded their digital and online services dramatically in the past 25+ years in order to keep pace with customer preferences. From launching their website in early 2000 to in 2019, offering services like mobile banking and Zelle®, S&T has come a long way in the technology arena.

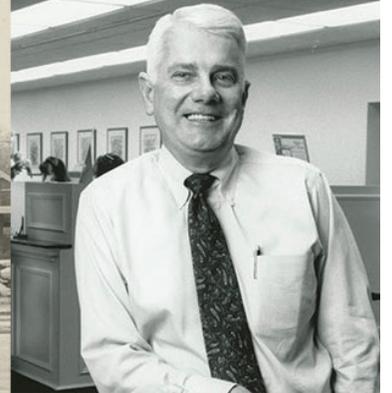
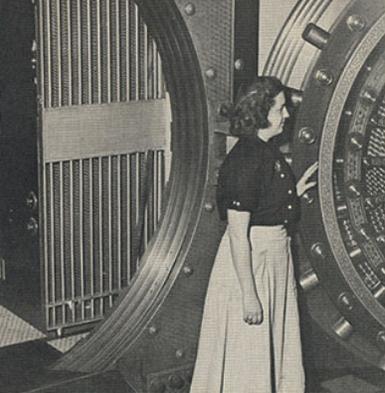


Asset Size



Number of Employees





Through the years.



S&T *through the years...*

1902



On May 19, 1902, the Savings & Trust Company of Indiana was organized. Two days later, the bank was officially incorporated and John A. Scott was named president.

1903



On July 6, 1903, the bank's doors opened at the corner of Philadelphia Street and Carpenter Avenue in Indiana, Pennsylvania.

1910



The Savings & Trust Company crossed Philadelphia Street, moving to occupy its new five-story headquarters, referred to as the Midtown office.

1920



Assets more than doubled, since 1910, to \$3.6 million. The bank began taking on a new variety of loans.

1929



Although the country was becoming more carefree, the Savings & Trust Company of Indiana remained steadfast and conservative.

1933



Hit hard by the wrath of the Great Depression, the bank's directors looked to bank manager Ephraim Enzer Lewis for guidance during these dark times. Lewis, manager since 1913, was equal to the task.

1936



The bank's assets nearly recovered to pre-Depression levels. Ephraim Enzer Lewis took over the bank's reigns after the bank's founding president, John A. Scott passed away.

1940



The assets of the Savings & Trust Company of Indiana rose to more than \$6.0 million by 1940.

1945



World War II came to an end, the bank's deposits climbed to more than \$11.0 million. By the end of this decade, the bank reached \$12.0 million.

1951



Robert M. Fisher was named bank president when Lewis passed away in 1951.

1952



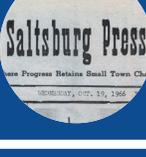
Savings & Trust Company of Indiana celebrates 50 years in business. Remodeling efforts were underway at the Midtown office. Teller windows and a walk-up window were added.

1958



Due to illness, Fisher was unable to actively serve as president from 1958-1968. Although Fisher still held the position, Harry T. Rankin, executive vice president, performed the duties of the office.

1966



The Saltzburg Press announced that The Savings & Trust Company of Indiana was set to purchase all of the assets and assume the liabilities of the First National Bank of Saltzburg.

1968



C. Gilbert Wolfenden becomes president of the bank and the Indian Springs office opened. Indian Springs housed the bank's bookkeeping and data processing departments as well.

1970



Expansion continued throughout the year. The bank expanded into Punxsutawney with the acquisition of Farmers & Miners Trust Company and the main office opened on Philadelphia Street in Indiana, Pennsylvania.

1972



Robert W. Fiscus was elected president.

1975



The bank changes its name to The Savings & Trust Company of Pennsylvania.

1980



The 80s were a time of steady growth. Through additional branches with enhanced features such as drive-up tellers, ATMs, and significant growth through acquisitions, the bank continued on a major roll.



1982

Robert D. Duggan was elected president and CEO.



1983

In 1983, S&T Bancorp., Inc. is organized and incorporated. The UniBank acquisition added four branches in Jefferson County.



1986 / 1987

By acquiring Homer City State Bank, the bank added five new branches in 1986. In 1987, the bank acquired Union Banking and Trust Company, adding another five new branches in Dubois.



1988 / 1990

S&T Investment Company is established in 1988. In 1990, The Savings & Trust Company of Pennsylvania changes their name to S&T Bank.



1991

Deals with Vanguard Savings Bank and Atlantic Financial Savings Bank netted six new offices in Westmoreland County and approximately \$107.0 million in insured deposits – moving total assets past the billion-dollar mark and the employee number to nearly 700.



1992 / 1993

The bank's stock was first listed on the NASDAQ in 1992. In 1993, James C. Miller was named president and COO. Duggan continued as CEO until he retired in 1997.



1997

1997 brought with it great expansion with the acquisition of Peoples Bank of Unity. This acquisition added six branch offices in Allegheny County. S&T also opened the Greensburg Regional office that same year.



2002

S&T Bank celebrates 100 years! Asset size reaches \$2.8 billion. The bank acquired Peoples Financial Corp, Inc., adding six new branches. S&T also acquired Evergreen Insurance Group and established Wealth Management Group.



2004

James Miller was named chairman the board of directors. Todd Brice was named president.



2006

Jerome Bettis is named ambassador of customer service. S&T Bank's new corporate headquarters building opens.



2008

S&T acquired Irwin Bank gaining branches in Allegheny and Westmoreland counties. Todd Brice was named CEO this year.



2012

S&T acquired Mainline National Bank, gaining branches in Blair and Cambria counties as well as Gateway Bank, gaining branches in Washington and Butler counties. S&T also established a loan production office in Akron, Ohio.



2014 / 2015

In 2014, S&T established the central Ohio loan production office in Columbus, Ohio. In 2015, a loan production office is established in Rochester, New York, S&T acquires Integrity Bank based in Camp Hill and opens their first innovation center in Indiana.



2017

S&T Bancorp celebrates 25 years listing on NASDAQ. S&T also proudly celebrates 115 years in business.



2018

Dave Antolik named president. S&T named Christine Toretta as the first female board chair.



2019

In 2019, S&T Bank expands their presence in the Ohio markets with the opening of retail offices in Hilliard and Cuyahoga Falls. Also, a second New York loan production office opens in Buffalo.



2020

S&T acquired DNB First based in Downingtown, PA, adding 14 branches.



2021

Todd Brice retires after a career of over 35 years with S&T, including over a decade as chief executive officer. Christopher J. McComish is appointed chief executive officer on July 12.



2022

S&T celebrates 120 years in business.

Celebrating
120 1902-2022
S&T Bank