

## S&T Bank Public Comments and Bank Response

# Customer Assistance Form

FDIC 3064-0134 Expiration Date: XX/XX/XXXX

## Privacy Act Statement

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Collection of this information is authorized by 12 U.S.C. §§ 1818 and 1819 and 15 U.S.C. § 57a(f). The information you provide to the FDIC on this form will be used to investigate and respond to your complaint or inquiry. The information you provide may be disclosed to the institution which is the subject of the complaint or inquiry and to any third party sources, when necessary to investigate or resolve the complaint or inquiry; to the Federal or State supervisory authority that has direct supervision over the financial institution that is the subject of the complaint or inquiry; to appropriate Federal, state or local authorities agencies if a violation or possible violation of a civil or criminal law is apparent; to a congressional office in response to an inquiry made at your request; to a court, magistrate or administrative tribunal in the event of litigation, or in accordance with the other "routine uses of records" listed in the FDIC's Consumer Complaint and Inquiry System of Records, # 30-64-0005. Completing this form is voluntary, but failure to provide all of the information may delay or preclude investigation of your complaint or inquiry.

Last Updated 09/23/2015

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Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Paper Reduction Act Clearance Officer, Legal Division, Federal Deposit Insurance Corporation, 550 17th Street, N.W., Washington, D.C. 20429, and the Office of Management and Budget, Paperwork Reduction Project (3064-0134), Washington, D.C. 20503.

An agency may not conduct or sponsor, and a person is not required to respond to, a collection unless it displays a currently valid OMB control number.

Last Updated 09/23/2015

**Please complete this form if you have an inquiry or a complaint regarding your financial institution. Once the form has been submitted you will receive the Customer Assistance Confirmation page indicating that your request has been received.**

### Please note:

- We cannot act as a court of law or as a lawyer on your behalf.
- We cannot give you legal or financial advice.
- We cannot become actively involved in complaints that are in litigation or have been litigated.

\* Required Fields

**Indicate whether you are a:** Consumer

### Requester Information:

Salutation  
\*Last Name  
Middle Name  
\*Email

\*First Name

Home Phone [REDACTED] Business Phone [REDACTED] Mobile Phone  
\*Mailing Street [REDACTED]  
\*Mailing City [REDACTED] \*Mailing State/Province PA  
\*Mailing Zip/Postal Code [REDACTED]  
\*Mailing Country United States  
Best Way to Contact Email  
Best Time to Contact Morning

**Is this request submitted on behalf of you and another individual?** No

\*Last Name \*First Name  
Email  
Home Phone Business Phone Mobile Phone  
\*Mailing Street  
\*Mailing City \*Mailing State/Province  
\*Mailing Zip/Postal Code  
\*Mailing Country

**Additional Contact Information:**

**Do you want us to communicate with another individual on your behalf, such as a family member, attorney, or other person representing you about this complaint?** Yes

If you list someone you authorize us to communicate with the listed individual and provide information to that individual as well.

\*Representative Last Name First Name  
Relationship Realtor/Broker Email  
Home Phone Business Phone Mobile Phone  
\*Mailing Street  
\*Mailing City \*Mailing State/Province  
\*Mailing Zip/Postal Code  
\*Mailing Country

**Does your request involve a specific financial institution?** Yes

\*Financial Institution S&T Bank  
Mailing Street 800 Philadelphia St,  
\*Mailing City INDIANA \*Mailing State/Province PA  
\*Mailing Zip/Postal Code 15701  
\*Mailing Country United States  
Institution Phone Number  
FI: Type of accounts Home Mortgage

**Have you tried to resolve your complaint with your financial institution or company?** Yes

\*When? \*Resolve: How  
Resolve: Contact Name Resolve: Title

**Have you filed a complaint or contacted another government agency?**

Yes

\*Gov Agency: Agency  
Name

**Complaint Information:**

Describe events in the order in which they occurred, including any names, phone numbers, and a full description of the problem with the amount(s) and date(s) of any transaction(s). Do not include personal or confidential information such as your social security, credit card, or bank account numbers. If you need to provide **COPIES** of any supporting documentation such as contracts, monthly statements, receipts or any correspondence with the bank (do not send original documents), you may mail this information to:

**\*Please describe below the nature of your complaint or inquiry.**

I was trying to purchase my first house. I met a lender at a home purchase event for first time home owners using HCV and he was the speaker. The speaker is [REDACTED] of S&T Bank Philly PA. He told me that he was able to use the Dauphin County First Time Home Owners Certification funding for my DPA. After 3 months of working with him I found out that was a lie. He would tell me to sign paperwork and I would within hours not days but he would not submit my paperwork in time on 3 different occasions. I was made to reply for this loan 3 times. He also quoted me an approval of \$240k which was later changed to \$125k claiming my income was enough the same income that I had starting this process. This lender would move beyond slow barely replying back to questions I or my realtor had. He purposely did not apply for a DPA program in time that I qualified for which funds were goes fast it was too late to apply. He introduced another DPA program to me 2 months later. He knew this program would take at least 21 days to process but he never said this and knew I was supposed to be closing within a week. I had my realtor call his boss and call a local agent in [REDACTED] both were no help with [REDACTED]. The [REDACTED] said she was not able to help then turned around and said she went over my file with [REDACTED] and seen how he messed up but was supposed to close out the loan as I had already sent in termination letter 3 days prior. Instead she lied about the cancellation paperwork and sent me new loan documents with a loan amount her bank said I didn't qualify for.

Please be advised that the issues described in this complaint will be shared with the financial institution or company in question for their response.

**\*Desired Resolution**

What action by the financial institution or company would resolve this matter to your satisfaction?

I want this Bank to be investigated for it's bad practices as two of the agents were deceptive. I want these two agents fired especially [REDACTED] I want back the money I spent \$2000 in inspection and appraisal fees and \$1000 deposit. The deposit was requested back from the title company of the Bank and was not returned

☒ **\*Checking this box authorizes the FDIC to respond to your inquiry**



October 2, 2024

[REDACTED]  
[REDACTED]  
[REDACTED]  
Harrisburg, PA 17111

Dear [REDACTED],

S&T Bank is in receipt of your complaint to the FDIC. Thank you for the opportunity to address your concerns and for the ongoing communication we've had about this matter. In addition, thank you for confirming with me on Monday, September 23 that you received the check mailed to you to cover the cost of the appraisal, two inspections, and earnest money for \$2,479.50 and that you were made whole on this matter.

You have invested a significant amount of time working with S&T Bank to purchase your first home. This process can present several challenges and we welcome the opportunity to work through them together with you.

In the FDIC Complaint, you raise several concerns regarding your interactions with S&T Bank. First, you express concerns regarding S&T Bank's down payment program participation and assistance. Next, you question S&T Bank's mortgage prequalification processes. Lastly, you allege that S&T Bank misrepresented the status of your loan application. The purpose of this correspondence is to address the foregoing concerns.

As you may know, S&T Bank works with many down payment assistance (DPA) programs as these are excellent tools to help residents achieve affordable home ownership. In your complaint, you express concerns regarding Mr. [REDACTED] alleged statements that S&T Bank can work with the Dauphin County First-Time Homebuyers Program. Mr. [REDACTED] believed that S&T Bank was positioned to work with the Dauphin County First-Time Homebuyers Program; however, unfortunately, the Dauphin County First-Time Homebuyers Program is not on S&T Bank's approved list of providers yet. As you noted in the complaint, when Mr. [REDACTED] learned that we could not work with this particular DPA, he identified and recommended another DPA as a replacement.

800 Philadelphia Street  
PO Box 190  
Indiana, PA 15701

800.325.2265

[stbank.com](http://stbank.com)

MEMBER FDIC

You further indicated that Mr. [REDACTED] did not apply to the replacement DPA program on your behalf in time. However, it is important to note that the replacement DPA will not accept applications until a commitment/conditional approval is issued by our Underwriting Department. In this regard, a commitment/conditional approval cannot be issued until the Bank has received all of the requested documents relating to income and assets and these have been verified. Because you had not submitted all the requested documents in order to render a commitment/conditional approval in the time required for the replacement DPA, the replacement DPA would have rejected any application as incomplete.

Next, with respect to your concerns regarding the mortgage prequalification process, it is important to understand that mortgage prequalification is an early step in the home-buying process where a lender estimates how much you might be able to borrow for a home loan. Mortgage prequalification gives the borrower a general idea of what you could afford but is not a guarantee of loan approval. At S&T Bank, your prequalified mortgage amount is based on your credit score, which suggested that your potential buying power was [REDACTED]. This isn't a formal approval but helps you understand your price range and allows you to shop for homes in an appropriate price range. Once income and asset information were provided by you and verified, the Bank created a commitment letter outlining your actual buying power. This more in-depth financial review revealed that your buying power was actually [REDACTED].

Finally, you allege that the Bank made misrepresentations regarding the status of your loan. At S&T Bank, "Welcome" letters are issued with each application. These letters are good for ten days and typically list documents/information that is needed to proceed with the loan. After ten days, files, including applications, are closed for incompleteness due to missing documentation. This happened on two separate occasions while we worked with you.

You also stated that [REDACTED] misrepresented cancelling paperwork associated with this loan. The Bank issued a Notice of Action Taken, Statement of Reasons and Counteroffer to you on 8.22.24. This document included the counteroffer loan amount of \$[REDACTED] and was good for ten days. We are not able to cancel paperwork associated with loans. [REDACTED] assumed management of the loan file at your realtor's request when the request was made to add another borrower to the loan. A new loan application was generated by [REDACTED] and furnished to [REDACTED] for her review. Unfortunately, the additional borrower did not have a credit file and did not meet product parameters.

At S&T Bank we value every customer's voice. Thank you for bringing this matter to our attention and for sharing your experience with our representatives. Please know that we take concerns like these seriously and are committed to maintaining the highest standards of service. We are currently handling the situation internally with our company policies. While we cannot discuss specific details due to confidentiality, please be assured that appropriate actions are being taken to address the matter.

If you have any further questions or concerns, feel free to reach out to me at 724.471.3856. We greatly value your business and appreciate your understanding.

Sincerely,

*Neil Volaski*

Neil Volaski  
Director of Mortgage Sales



November 4, 2024

National Center for Consumer & Depositor Assistance  
1100 Walnut Street, Box #11  
Kansas City, MO 64106

Ref. No. [REDACTED]

Re: Complaint of [REDACTED]

Dear Susan,

Please find attached the additional documents requested regarding the complaint of [REDACTED]. Below is additional information regarding the loan application process for [REDACTED].

[REDACTED] initially applied for a mortgage loan with the intention of using the Dauphin County Down Payment Assistance (DPA) program. We have a vetting process for all DPAs before we utilize these programs. At this time the Dauphin County DPA has not yet been reviewed but is on our review list for 2025. The Bank is not able to forward an application to a DPA until the Bank can provide a conditional approval to ensure the customer is eligible.

On the first two applications dated 6/4/24 and 6/27/24, [REDACTED] did not provide the required documents to S&T Bank within the required 10 days. These files were subsequently closed for incompleteness.

[REDACTED] applied a third time on 8/2/24 and provided all the required documentation within 10 days. The Bank's underwriting department reviewed the completed application and determined that [REDACTED] had overstated her income on her application. When her income was verified and determined to be less than stated on the application, her debt-to-income ratio increased. The application was declined as presented and a counteroffer was issued at the request of the borrower and realtor. There were no errors in underwriting this file. The process was unusually long due to missing documentation with the first two applications.

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██████████ file was never sent to the Dauphin County DPA. Our community lender, ██████████ should have performed research on the Dauphin County DPA much earlier in the process. This additional research would have determined that the Bank does not work with the Dauphin County DPA. ██████████ quickly replaced this DPA with Neighbor Works of Western PA. Neighbor Works requires a conditional approval from the lender before they will accept an application. S&T Bank was not able to issue the conditional approval and ██████████ refused the Bank's counteroffer. S&T Bank could no longer move forward with the application and the application was declined.

Sincerely,

Neil Volaski  
Senior Vice President  
Director of Mortgage Sales

# **PUBLIC DISCLOSURE**

October 7, 2024

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

S&T Bank  
Certificate Number: 11124

800 Philadelphia Street  
Indiana, Pennsylvania 15701

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
New York Regional Office

350 Fifth Avenue, Suite 1200  
New York, New York 10118

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			
* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.			

**The Lending Test is rated High Satisfactory.**

- Lending levels reflect good responsiveness to assessment area credit needs.
- A high percentage of loans are made in the bank's combined assessment area.
- The geographic distribution of loans reflects good penetration throughout the assessment areas.
- The distribution of borrowers reflects, given the product lines offered by the bank, good penetration among retail customers of different income levels and business customers of different size.
- The bank uses innovative and/or flexible lending practices in order to serve assessment area credit needs.
- The bank makes an adequate amount of community development loans.
- The institution exhibits a good record of serving the credit needs of the most economically disadvantaged areas of its assessment areas, low-income individuals, and very small businesses, consistent with safe and sound banking practices.

**The Investment Test is rated High Satisfactory.**

- The bank has a significant level of qualified community development investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by

private investors.

- The bank exhibits good responsiveness to credit and community economic development needs.
- The institution occasionally uses innovative and/or complex investments to support community development initiatives.

**The Service Test is rated High Satisfactory.**

- Delivery systems are accessible to essentially all portions of the bank's assessment areas.
- To the extent changes have been made, the bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems in low- and moderate-income geographies or to low- and moderate-income individuals.
- Services do not vary in a way that inconveniences portions of the assessment areas, particularly low- and moderate-income geographies or to low- and moderate-income individuals.
- The bank provides a relatively high level of community development services.

## DESCRIPTION OF INSTITUTION

S&T Bank is a full-service bank headquartered in Indiana, Pennsylvania (PA), and operates throughout PA and Eastern Ohio (OH). The bank is a wholly owned subsidiary of S&T Bancorp, Inc., a one-bank holding company also headquartered in Indiana, PA. S&T Bancorp, Inc. also owns 9<sup>th</sup> Street Holdings, Inc., STBA Capital Trust I, and a one-half interest in Commonwealth Trust Credit Life Insurance Company (CTCLIC). The purpose of 9<sup>th</sup> Street Holdings, Inc. is to hold and manage investments. STBA Capital Trust I issues redeemable capital securities to third-party investors, with the proceeds from the sale subsequently invested. CTCLIC is a joint venture with First Commonwealth Financial Corporation and provides debt cancellation products to loan customers.

S&T Bank has three subsidiaries which include: S&T Bancholdings, Inc.; S&T Insurance Group, LLC.; and Stewart Capital Advisors, LLC. S&T Bancholdings, Inc. is an investment company. S&T Insurance Group, LLC, through its subsidiaries, offers a variety of insurance products. Stewart Capital Advisors, LLC, is a registered investment advisor that manages private investment accounts for individuals and institutions and advises the Stewart Capital Mid Cap Fund.

The institution received a Satisfactory rating at its previous FDIC Performance Evaluation, dated June 28, 2021, also based on Interagency Large Institution Examination Procedures.

### **Operations**

S&T Bank operates Community Banking, Wealth Management, and Insurance segments. The Community Banking segment offers services which includes accepting time and demand deposits and originating commercial and consumer loans. The Wealth Management segment offers brokerage services, serves as executor and trustee under wills and deeds, serves as guardian and custodian of employee benefits, and provides other trust services. In addition, it is a registered investment advisor that manages private investment accounts for individuals and institutions. The Insurance segment includes a full-service insurance agency offering commercial property and casualty insurance, group life and health coverage, employee benefit solutions, and personal insurance lines.

S&T Bank operates 72 branches: 69 in PA and 3 in OH. The bank operates 2 limited-service drive thru/detached locations located in Punxsutawney, PA (Jefferson County) and Indiana, PA (Indiana County). S&T Bank also operates four loan production offices (LPO): three in PA, and one in OH.

Since the previous evaluation the bank has closed the LPO located in New York. Additionally, the bank closed the Richland (Johnstown, PA) branch on June 28, 2024, due to low profitability and staffing; however, examiners include this in the count due to substantially serving through the 2024 calendar year. The bank relocated two PA branches: one branch located in Cranberry (Cranberry Township), and one branch in Shadyside (Pittsburgh). None of these branch changes occurred in low- or moderate-income areas.

### **Ability and Capacity**

Assets totaled approximately \$9.6 billion as of June 30, 2024, and include total loans of approximately \$7.7 billion and securities totaling approximately \$973.8 million. The bank reported total deposits of \$7.7 billion with a net loan-to-deposit ratio of 98.6 percent. The bank's overall loan portfolio shows a change in composition from the previous exam, primarily with a significant increase in 1-4 Family Residential lending and a commensurate decrease in Commercial and Industrial lending. The following table illustrates the loan portfolio as of June 30, 2024.

<b>Loan Portfolio Distribution as of 6/30/2024</b>		
<b>Loan Category</b>	<b>\$(000s)</b>	<b>%</b>
Construction, Land Development, and Other Land Loans	447,777	5.8
Secured by Farmland	16,881	0.2
Secured by 1-4 Family Residential Properties	2,204,439	28.6
Secured by Multifamily (5 or more) Residential Properties	603,214	7.8
Secured by Nonfarm Nonresidential Properties	2,727,604	35.4
<b>Total Real Estate Loans</b>	<b>5,999,915</b>	<b>77.8</b>
Agricultural Production and Other Loans to Farmers	338	0.0
Commercial and Industrial	1,208,281	15.7
Consumer Loans	102,660	1.3
Obligations of State and Political Subdivisions in the U.S.	224,887	2.9
Other Loans	177,627	2.3
<b>Total Loans</b>	<b>7,713,705</b>	<b>100.0</b>
<i>Source: Reports of Condition and Income</i>		

S&T Bank remains primarily a real estate lender as loans secured by real estate represent 77.8 percent of the bank's loan portfolio, seeing the most significant increase in residential real estate secured lending (\$782.8 million) and commercial nonfarm nonresidential real estate lending (\$50.7 million) from the prior evaluation period. Elsewhere, S&T Bank experienced a decline in commercial and industrial lending (\$513.3 million). Remaining categorial changes are nominal. In the portion of 2021 following the last exam, the bank sold 551 home mortgage loans totaling \$108.7 million on the secondary market that are not reflected in the loan portfolio totals. This level of secondary market activity decreased during the review period with only 24 loans totaling \$4.3 million being sold in 2023.

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet assessment area credit needs.

## **DESCRIPTION OF ASSESSMENT AREAS**

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. The FDIC evaluates the institution's CRA performance based on the defined assessment areas. S&T Bank designates nine individual assessment areas in two rated areas, PA and OH. Collectively, the CRA evaluation refers to the nine assessment areas as the combined assessment area. S&T Bank's combined assessment area conforms to the requirements of the CRA regulation and does not arbitrarily exclude any low- and moderate- income geographies.

The combined assessment area remains unchanged since the previous CRA evaluation, as management designates full counties in all individual assessment areas.

The table below illustrates the breakdown of S&T Bank’s combined assessment area by census tracts and branches. More detailed descriptions of economic and demographic data are contained within the sections addressing each individual assessment area.

<b>Description of Assessment Areas</b>			
<b>Assessment Area</b>	<b>Counties in Assessment Area</b>	<b># of Census Tracts</b>	<b># of Branches</b>
Pittsburgh, PA MSA	Allegheny, Armstrong, Butler, Washington, and Westmoreland	635	27
PA Non-MSA	Clarion, Clearfield, Elk, Forest, Indiana, and Jefferson	81	16
Harrisburg-York-Lebanon, PA CSA	Cumberland, Dauphin, and York	230	4
Philadelphia-Chester, PA CSA	Chester, Delaware, and Philadelphia	684	14
Altoona, PA MSA	Blair	38	1
Johnstown, PA MSA	Cambria	42	4
Lancaster, PA MSA	Lancaster	116	3
Columbus, OH MSA	Franklin	328	1
Akron, OH MSA	Portage and Summit	176	2
<b>Totals</b>		<b>2,330</b>	<b>72</b>
<i>Source: Bank Records and 2020 U.S. Census data.</i>			

## SCOPE OF EVALUATION

### General Information

This evaluation covers the period from the prior evaluation dated June 28, 2021, to the current evaluation dated October 7, 2024. Examiners used Interagency Large Institution CRA Examination Procedures to evaluate the bank’s CRA performance. Large Institution CRA Examination Procedures consider three performance criteria: the Lending Test, the Investment Test, and the Service Test. Examiners weigh the bank’s performance under the Lending Test more heavily than performance under the Investment and Service Tests when arriving at an overall rating. This evaluation does not include any lending activity performed by affiliates.

As stated previously, S&T Bank designates nine assessment areas within two rated areas (PA and OH). Within PA, examiners selected the Pittsburgh, PA MSA #38300 assessment area, PA Non-MSA assessment area, Harrisburg-York CSA #276 assessment area, and Philadelphia-Chester CSA #428 assessment area for full scope reviews as the Pittsburgh, PA MSA and PA Non-MSA assessment areas contain the largest volume of lending, deposits, and branches. The Harrisburg-York CSA and Philadelphia-Chester CSA assessment areas received limited-scope reviews at the prior evaluation, and the bank has increased their presence and efforts in these markets. The remaining PA assessment areas: Johnstown, PA MSA #27780, Lancaster, PA MSA #29540, and Altoona, PA MSA #11020, were selected for limited-scope reviews due to the limited lending



volume and deposit taking activities occurring within these areas. Within OH, examiners selected the Columbus, OH MSA #18140 assessment area for full scope review. Examiners conducted a limited scope review of the Akron, OH MSA #10420 assessment area as it accounts for a limited portion of the bank's lending.

The following table illustrates the breakdown of the bank's loans, deposits, and branches by assessment area.

<b>Assessment Area Breakdown of Loans, Deposits, and Branches</b>						
<b>Assessment Area</b>	<b>Loans</b>		<b>Deposits</b>		<b>Branches</b>	
	<b>\$(000s)</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>	<b>#</b>	<b>%</b>
<b><i>Pennsylvania</i></b>						
Pittsburgh, PA MSA	1,088,816	43.0	3,097,400	40.2	27	37.4
PA Non-MSA	305,945	12.1	2,536,402	32.9	16	22.2
Harrisburg-York-Lebanon, PA CSA	300,548	11.9	376,708	4.9	4	5.6
Philadelphia, PA MSA	390,115	15.4	794,237	10.3	14	19.4
Altoona, PA MSA	52,751	2.1	117,578	1.5	1	1.4
Johnstown, PA MSA	48,196	1.9	196,426	2.5	4	5.6
Lancaster, PA MSA	149,700	5.9	328,299	4.3	3	4.2
<b>Total Pennsylvania</b>	<b>2,336,072</b>	<b>92.2</b>	<b>7,447,050</b>	<b>96.5</b>	<b>69</b>	<b>95.8</b>
<b><i>Ohio</i></b>						
Columbus, OH MSA	131,855	5.2	109,775	1.4	1	1.4
Akron, OH MSA	65,169	2.6	156,637	2.0	2	2.8
<b>Total Ohio</b>	<b>197,024</b>	<b>7.8</b>	<b>266,412</b>	<b>3.5</b>	<b>3</b>	<b>4.2</b>
<b>Totals</b>	<b>2,533,096</b>	<b>100.0</b>	<b>7,713,412</b>	<b>100.0</b>	<b>72</b>	<b>100.0</b>
<i>Source: Bank Records. FDIC Summary of Deposits (6/30/2024). Loan amounts based on home mortgage, small business, and small farm loans reported during the review period (2021-2023).</i>						

### **Activities Reviewed**

Examiners determined that the bank's major product lines are home mortgages and small business loans. This conclusion considered the bank's business strategy, and the number and dollar volume of loans originated during the evaluation period. Bank records indicate that the lending focus and product mix shifted from the previous evaluation, with an increase in 1-4 Family Real Estate Lending and nonfarm nonresidential lending, with a commensurate decrease in Commercial and Industrial lending.

The bank's record of originating home mortgage loans contributed more weight to overall conclusions due to the larger loan volume when compared to small business lending during the evaluation period. Also, no other loan types, such as small farm or consumer loans, represent a major product line. Therefore, they provided no material support for conclusions or ratings and are not presented. S&T Bank originated two small farm loans in 2021 totaling \$150,000, and no small farm loans were reported in 2022 or 2023. Small farm loans are only included within the assessment area concentration analysis.

Home mortgage loans include home purchase loans, home improvement loans, and refinance loans reported in accordance with the Home Mortgage Disclosure Act (HMDA). This evaluation considered all home mortgage loans reported on the bank's 2021, 2022, and 2023 HMDA Loan Application Registers (LARs). In 2021, the bank reported 4,875 HMDA loans totaling \$1.1 billion; 3,929 HMDA loans totaling \$1.0 billion in 2022; and 2,896 HMDA loans totaling \$696.1 million in 2023.

Small business loans are loans that have original amounts of \$1.0 million or less and are either secured by nonfarm nonresidential properties or classified as commercial and industrial loans. Examiners considered all small business loans reported on the bank's 2021, 2022, and 2023 CRA Registers. In 2021, the bank reported 2,379 small business loans totaling \$376.6 million; 785 small business loans totaling \$182.7 million in 2022; and 690 small business loans totaling \$152.0 million in 2023.

Although examiners analyzed and may comment on all three years of data provided, the activities between 2021 and 2022 are not representative of a normal activity year due to the responsive efforts by the SBA paycheck protection program (PPP) lending impacting many community banks, including S&T Bank. Therefore, the primary presentation of activities is 2022 and 2023 data, which contributed more weight to the overall conclusions. For comparative purposes, the evaluation will present 2023 aggregate HMDA data, 2022 aggregate CRA data, 2022 and 2023 D&B data, and 2020 U.S. Census data.

While the evaluation presents both number and dollar volume of loans within the Lending Test, examiners emphasized performance by number of loans under the geographic distribution and borrower profile criteria, because the number of loans is a better indicator of the number of businesses and individuals served.

Bank management provided information on community development loans, flexible lending programs, qualified investments, and community development services since the prior CRA evaluation dated June 28, 2021.

## **CONCLUSIONS ON PERFORMANCE CRITERIA**

### **LENDING TEST**

The Lending Test performance in the combined assessment area is rated "High Satisfactory." The Lending Test performance in the PA rated area supports this conclusion. The Lending Test performance in the OH rated area is below overall performance.

#### **Lending Activity**

The bank's lending levels reflect good responsiveness to assessment area credit needs. During the review period, the bank originated 13,503 home mortgage, small business, and small farm loans totaling approximately \$2.5 billion inside the combined assessment area. The number of home mortgage loans totaled 10,097 for approximately \$2.0 billion; small business loans totaled 3,404 for approximately \$557.3 million; and small farm loans totaled 2 for \$150,000. During the review

period, the bank's lending activity of home mortgage and small business loans decreased. S&T Bank saw a decrease in small business lending from 2,135 in 2021 to 592 in 2023 primarily due to the end of the SBA's PPP as well as increasing rate environments.

S&T Bank ranked 16<sup>th</sup> out of 1,094 institutions that originated or purchased 187,165 home mortgage loans in the combined assessment area in 2023. The total number of home mortgage loans made by S&T Bank inside the combined assessment area in 2023 (2,430) accounted for a 1.3 percent market share.

S&T Bank ranked 26<sup>th</sup> out of 286 institutions that originated or purchased in total 190,831 small business loans inside the combined assessment area in 2022. The total number of small business loans made by S&T Bank inside the combined assessment area in 2023 (681) represents a 0.4 percent market share.

### **Assessment Area Concentration**

S&T Bank made a high percentage of home mortgage, small business, and small farm loans, by number and dollar volume within its combined assessment area. See the following table.

Lending Inside and Outside of the Combined Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2021	4,296	88.1	579	11.9	4,875	790,227	73.5	284,797	26.5	1,075,024
2022	3,385	86.2	544	13.8	3,929	718,335	71.3	289,021	28.7	1,007,357
2023	2,416	83.4	480	16.6	2,896	467,039	67.1	229,093	32.9	696,132
Subtotal	10,097	86.3	1,630	13.7	11,700	1,975,601	71.1	802,911	28.9	2,778,512
Small Business										
2021	2,135	89.7	244	10.3	2,379	301,779	80.1	74,838	19.9	376,617
2022	677	86.2	108	13.8	785	142,399	77.9	40,284	22.1	182,683
2023	592	85.8	98	14.2	690	113,167	74.4	38,849	25.6	152,016
Subtotal	3,404	88.3	450	11.7	3,854	557,345	78.9	153,971	21.1	711,316
Small Farm										
2021	2	100.0	0	0.0	2	150	100.0	0	0.0	150
2022	0	0	0	0	0	0	0	0	0	0
2023	0	0	0	0	0	0	0	0	0	0
Subtotal	2	100.0	0	0	2	150	100.0	0	0	150
Total	13,503	86.8	2,080	13.2	15,556	2,533,096	72.7	956,882	27.3	3,489,978
Source: Bank Data. Due to rounding, totals may not equal 100.0%										

### **Geographic Distribution**

Geographic distribution of loans reflects good penetration throughout the combined assessment area. The bank's good performance of home mortgage and small business lending within the PA rated area primarily supports this conclusion. The bank's performance in the OH rated area is consistent with overall performance.

### **Borrower Profile**

The distribution of borrowers reflects good penetration among individuals of different income levels and businesses of different revenue sizes in the combined assessment area. The bank's good performance of home mortgage and small business lending within the PA rated area primarily supports this conclusion. The bank's performance in the OH rated area is consistent with the overall performance.

### **Innovative or Flexible Lending Practices**

S&T Bank uses innovative and flexible lending programs to serve the needs of low- and moderate-income individuals within its combined assessment area. These programs are assessed by the examination team using the following criteria: 1) the degree in which the loans serve low- and moderate-income borrowers in new ways or serve creditworthy borrowers not previously served by the institution; and 2) the success of these products in terms of number and dollar volume originated during the review period.

S&T Bank originated 729 loans totaling \$74.5 million during the review period. This represents a significant decrease from the previous evaluation, when the bank originated 5,731 loans totaling \$857.7 million. The decrease is primarily due to the discontinuation of the PPP program in May 2021. The PPP program accounted for 4,468 loans totaling \$775.8 million during the previous evaluation. The bank did introduce two new loan programs in 2023, the CRA Mortgage – Home Ownership Program (HOP), and Banking on Business (BOB) and Banking on Business Inclusion and Equity (BOBIE) programs through the Federal Home Loan Bank (FHLB) of Pittsburgh. The following table details the bank's innovative and flexible loan programs:

Innovative or Flexible Lending Programs										
Type of Program	2021		2022		2023		2024		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Veteran's Association Mortgages	9	2,107	16	3,523	5	1,099	0	0	30	6,729
Federal Housing Administration Loan Program	15	2,116	27	5,202	15	2,592	0	0	57	9,910
Community Champions	4	1,262	47	17,997	51	17,830	23	8,949	125	46,038
First Front Door	3	280	1	132	6	653	10	1,125	20	2,190
Fannie Mae Home Ready Program	41	4,154	31	3,604	1	126	0	0	73	7,884
CRA Mortgage – Home Ownership Program (HOP)	0	0	0	0	88	440	91	455	179	895
Business on Banking/Business on Banking Inclusion and Equity (BOB/BOBIE)	0	0	0	0	0	0	1	300	1	300
Small Dollar Loans	48	100	107	226	66	142	23	50	244	518
<b>Totals</b>	<b>120</b>	<b>10,020</b>	<b>229</b>	<b>30,683</b>	<b>232</b>	<b>22,883</b>	<b>148</b>	<b>10,880</b>	<b>729</b>	<b>74,466</b>
<i>Source: Bank Data</i>										

The following highlights the various innovative and flexible lending programs offered by the bank.

HomeReady Mortgages – S&T Bank offers this Fannie Mae product designed to help lenders confidently serve today's market of creditworthy, low-income borrowers. Borrower income eligibility limits are based upon the area median income of the census tract in which the property is located; limits are aligned with Fannie Mae's regulatory housing goal of supporting low-income borrowers. Benefits to the borrower include, but are not limited to, pricing that is better than or equal to standard loan pricing; lower-than-standard mortgage insurance coverage requirements for loans with loan-to-value's greater than 90 percent up to 97 percent; cancellable monthly mortgage insurance payments upon borrower request when the loan balance drops below 80 percent loan-to-value, or automatically when it drops below 78 percent; innovative underwriting flexibilities, including rental unit and boarder income; and an opportunity to expand access to credit responsibly. Gifts, grants, and community seconds can be used as a source of funds for down payment and closing costs, with no minimum contribution required from the borrower's own funds (one-unit properties).

Federal Housing Administration (FHA) Mortgage Loans - FHA mortgage loans allow homebuyers to make a minimal down payment, finance a portion of the closing costs, and qualify at higher debt ratios.

Veteran's Association (VA) Mortgages – S&T Bank offers VA Mortgages that help Servicemembers, Veterans, and eligible surviving spouses become homeowners. As part of the VA's mission to serve armed forces Veterans, they provide a home loan guaranty benefit and other housing-related programs to help Veterans buy, build, repair, retain, or adapt a home for personal

occupancy. The VA guarantees a portion of the loan, enabling the lender to provide the Veteran with more favorable terms. VA loans offer competitive interest rates, low or no down payment options, and no private mortgage insurance.

Community Champion Mortgages – In 2019, S&T Bank introduced specialized mortgages with low down payment options, expanded loan-to-value ratios, no mortgage insurance requirements, and discounted origination fees to Community Champions. The Community Champions program offers financing for public or private chartered schoolteachers, registered nurses, EMTs, employees of a police force, and paid firefighters.

First Front Door – S&T Bank is a participating lender in the Federal Home Loan Bank of Pittsburgh (FHLB) First Front Door grant program. This is a temporary pool of funds available to qualifying borrowers who are first-time homebuyers and have a total household income at or below 80% of the United States Department of Housing and Urban Development (HUD) area median income associated with the borrower's current address. Funds are reserved by participating banks on a first come, first serve basis until the pool of funds is depleted. For every \$1 of funding provided by the homebuyer, FHLB will provide \$3 in matching grant assistance, up to \$5,000.

Small Dollar Loan Program – S&T Bank offers small dollar loans through the consumer lending department. The loans are generally unsecured lines of credit between \$1,000 and \$2,500. The loans are available to applicants across different income levels and offer an alternative to high-cost credit cards. The bank offers low rates, low origination fees, and streamlined underwriting.

CRA Mortgage – Home Ownership Program (HOP) – In 2023, S&T Bank introduced the Home Ownership Program. This program offers affordable purchase financing options for eligible borrowers and properties. Eligible borrowers must be at or below 80 percent of the area median income and properties are limited to one-unit single-family, owner-occupied, primary residences. Terms include 97 percent loan-to-value, discounted document preparation fee, up to \$5,000 towards closing costs, and no mortgage insurance with a minimum borrower contribution of \$500 and the completion of the Fannie Mae homebuyer education course.

Business on Banking/Business on Banking Inclusion and Equity (BOB/BOBIE) – In 2023 the bank was approved as a participant in the Federal Home Loan Bank of Pittsburgh's BOB/BOBIE program. The program offers unsecured secondary loans, in conjunction with a member's first loan, to qualified small businesses that otherwise would not meet traditional underwriting criteria. These funds are eligible for a variety of needs including but not limited to, leasehold improvements, machinery and equipment, real estate, renovations, and working capital.

### **Community Development Loans**

S&T Bank makes an adequate level of community development loans within the combined assessment area. During the evaluation period, the bank originated 74 community development loans totaling approximately \$182.0 million. This level of activity represents 1.9 percent of average total assets and 2.4 percent of average total loans. The bank made 173 community development loans totaling \$392.5 million at the prior evaluation. This significant decrease in both number and dollar volume is primarily due to the impact of PPP loans originated in low- and moderate-income areas during the previous evaluation which was a short-term program in response to the COVID-19

pandemic and did not represent a typical level of lending. Although 17 community development loans totaling \$46.4 million benefitted a broader regional area, examiners considered these loans as qualified community development loans as the bank has been responsive to other community development needs and opportunities within its combined assessment area.

The following table illustrates the bank’s community development lending activity by rated area and by community development purpose. Additional details and specific examples are contained within the sections for the individual assessment areas.

<b>Community Development Lending or Qualified Investments by Assessment Area</b>										
<b>Rated Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Pennsylvania	26	20,306	6	14,980	1	1,440	12	38,116	<b>45</b>	<b>74,842</b>
Ohio	9	14,460	0	0	0	0	3	46,300	<b>12</b>	<b>60,760</b>
Regional Activities	12	16,128	1	1,583	0	0	4	28,650	<b>17</b>	<b>46,361</b>
Nationwide Activities	0	0	0	0	0	0	0	0	<b>0</b>	<b>0</b>
<b>Total</b>	<b>47</b>	<b>50,894</b>	<b>7</b>	<b>16,563</b>	<b>1</b>	<b>1,440</b>	<b>19</b>	<b>113,066</b>	<b>74</b>	<b>181,963</b>
<i>Source: Bank Data</i>										

## INVESTMENT TEST

The Investment Test performance in the combined assessment area is rated “High Satisfactory.” The Investment Test performance in the OH rated area is consistent with overall performance.

### Investment and Grant Activity

S&T Bank made a significant level of qualified investments and donations, totaling \$67.3 million, during the evaluation period. This includes 25 outstanding investments totaling \$31.7 million, 159 new equity investments totaling \$33.9 million, and 372 qualified donations totaling \$1.7 million. This represents an increase in qualified investment activity from the previous CRA evaluation period, where qualified investments totaled \$38.0 million.

As of June 30, 2024, total investments and grants represents 0.7 percent of the bank’s average total assets and 7.0 percent of average total securities. The following table illustrates the community development investments by rated area and community development purpose. Additional details and specific examples are contained within the sections for the individual assessment areas.

Qualified Investments by Assessment Area										
Rated Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Pennsylvania	46	48,101	408	1,999	51	6,071	23	242	528	56,412
Ohio	3	10,223	24	30	1	671	0	0	28	10,925
Regional Activities	0	0	0	0	0	0	0	0	0	0
Nationwide Activities	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>46</b>	<b>58,324</b>	<b>432</b>	<b>2,029</b>	<b>52</b>	<b>6,742</b>	<b>23</b>	<b>242</b>	<b>556</b>	<b>67,337</b>
<i>Source: Bank Data</i>										

### **Responsiveness to Credit and Community Development Needs**

S&T Bank exhibits good responsiveness to credit and community economic development needs. Management continues to make significant investments in Pennsylvania Department of Community and Economic Development's Neighborhood Assistance Program (NAP), in Keystone Innovation Zone (KIZ) Tax Credits, and in the Educational Improvement Tax Credit (EITC) Program that spurs economic activity and provide community services targeted to low- and moderate-income individuals.

### **Community Development Initiatives**

The bank occasionally uses innovative and/or complex investments to support community development initiatives. S&T Bank's investments primarily include tax credits and mortgage-backed securities that are not considered innovative or complex.

## **SERVICE TEST**

The Service Test performance in the combined assessment area is rated "High Satisfactory." The Service Test performance in the OH rated area is consistent with overall performance.

### **Accessibility of Delivery Systems**

The bank's delivery systems are accessible to essentially all portions of the institution's assessment area. S&T Bank serves the combined assessment area with 72 branches, including 69 in the PA rated area and 3 in the OH rated area. All branch locations also have an ATM. Alternative banking services such as telephone banking, online banking, mobile banking and applications, and digital payments are available to increase accessibility of retail banking services. For additional information on the distribution of branches and ATMs, refer to the individual assessment areas under the Service Test.

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low-and moderate-income geographies and/or to low- and moderate-income individuals.



Since the previous CRA evaluation, S&T Bank relocated two branches and closed one branch (all in PA). All branch changes occurred in upper-income census tracts. Additional details of changes in branch locations are contained within the sections for the individual assessment areas.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and individuals. Branch hours are generally consistent with most branches offering extended hours on Friday evenings and many also having Saturday hours.

### **Community Development Services**

The bank provided a relatively high level of community development services in the combined assessment area during the evaluation period. The bank provided 951 instances of financial expertise, technical assistance, and financial education to community development-related organizations and low- and moderate-income individuals. Community service hours totaled 2,920 hours across the combined assessment area. The following table illustrates the bank's community development services by rated area, and community development purpose. Additional details of community development services are contained within the sections of the individual assessment areas.

<b>Community Development Service Hours by Rated Area</b>					
<b>Rated Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Pennsylvania	112	2,305	317	4	<b>2,738</b>
Ohio	17	109	38	18	<b>182</b>
Regional Activities	0	0	0	0	<b>0</b>
Nationwide Activities	0	0	0	0	<b>0</b>
<b>Total</b>	<b>129</b>	<b>2,414</b>	<b>355</b>	<b>22</b>	<b>2,920</b>
<i>Source: Bank Data</i>					

### ***Other Community Development Services***

S&T Bank partners with the FHLB of Pittsburgh, for its Home4Good program. Home4Good is a grant product that supports projects, programs, and activities that lead to stable housing for those who are homeless or at risk of being homeless. S&T Bank was awarded a total of \$5.9 million for 80 projects during the evaluation period.

## **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Examiners did not identify any evidence discriminatory or other illegal credit practices; therefore, this consideration did not affect the bank's overall CRA rating.

## **PENNSYLVANIA**

### **CRA RATING FOR PENNSYLVANIA: SATISFACTORY**

**The Lending Test is rated: High Satisfactory**

**The Investment Test is rated: High Satisfactory**

**The Service Test is rated: High Satisfactory**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN PENNSYLVANIA**

#### **Economic and Demographic Data**

S&T Bank designates seven assessment areas in PA. Collectively, the CRA evaluation refers to the seven assessment areas as the PA rated area. The bank operates 69 branches in PA. The PA rated area includes 92.2 percent of loans, 96.5 percent of deposits, and 95.8 percent of branches.

The PA rated area includes 1,826 census tracts. The demographics of the census tracts include:

- 132 low-income tracts;
- 370 moderate-income tracts;
- 744 middle-income tracts;
- 518 upper-income tracts; and,
- 62 tracts with no income designation.

The following table illustrates select demographic characteristics of the PA rated area.

Demographic Information of the Pennsylvania Rated Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	1,826	7.4	20.4	40.9	27.9	3.4
Population by Geography	6,884,041	6.4	18.9	42.7	30.9	1.1
Housing Units by Geography	3,002,101	6.6	20.0	43.4	29.2	0.7
Owner-Occupied Units by Geography	1,806,747	3.6	16.0	46.8	33.2	0.3
Occupied Rental Units by Geography	917,531	11.1	25.8	38.0	23.9	1.3
Vacant Units by Geography	277,823	11.4	27.2	39.4	20.7	1.3
Businesses by Geography	874,061	5.8	17.4	37.2	38.0	1.6
Farms by Geography	19,696	2.2	12.1	54.9	30.4	0.4
Family Distribution by Income Level	1,672,971	20.6	17.5	20.4	41.4	0.0
Household Distribution by Income Level	2,724,278	24.6	15.5	17.3	42.6	0.0
Median Family Income MSA - 11020 Altoona, PA MSA		\$67,495	Median Housing Value			\$201,523
Median Family Income MSA - 25420 Harrisburg-Carlisle, PA MSA		\$84,347	Median Gross Rent			\$1,025
Median Family Income MSA - 27780 Johnstown, PA MSA		\$65,560	Families Below Poverty Level			8.8%
Median Family Income MSA - 29540 Lancaster, PA MSA		\$82,568				
Median Family Income MSA - 33874 Montgomery County-Bucks County-Chester County, PA		\$117,345				
Median Family Income MSA - 37964 Philadelphia, PA		\$68,458				
Median Family Income MSA - 38300 Pittsburgh, PA MSA		\$82,642				
Median Family Income MSA - 49620 York-Hanover, PA MSA		\$82,154				
Median Family Income Non-MSAs - PA		\$65,202				
Source: 2020 U.S. Census and 2023 D&B Data. Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

There are 3,002,101 housing units. Of these, 60.2 percent are owner occupied, 30.6 percent are occupied rental units, and 9.3 percent are vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. There are approximately 9,000 owner-occupied housing units in census tracts without income designations, which is negligible for the purposes of this evaluation.

According to 2023 D&B data, there were 934,689 businesses. Gross Annual Revenues (GARs) for these businesses are below.

- 91.1 percent have GARs of \$1 million or less;
- 2.7 percent have GARs of more than \$1 million; and,
- 6.2 percent have unknown revenues.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses at the GAR level. Service industries represent the largest portion of businesses at 37.5 percent; followed by non-classifiable establishments (22.4 percent); finance, insurance, and real estate (11.0 percent); and retail trade (10.8 percent). In addition, 64.3 percent of area businesses have four or fewer employees, and 93.5 percent operate from a single location.

Data obtained from the U.S. Bureau of Labor Statistics indicates that the seasonally adjusted August 2024 National unemployment rate was 4.2 percent, while PA's statewide unemployment rate was 3.4 percent.

### **Competition**

The assessment area is competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2024, there were 79 financial institutions operating 1,201 branches within the PA rated area. Of these institutions, S&T Bank was ranked 8<sup>th</sup> with a 2.4 percent deposit market share.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders within the PA rated area. In 2023, 904 lenders reported 140,695 residential mortgage loans originated or purchased. S&T Bank ranked 15<sup>th</sup> out of this group of lenders, with a market share of 1.7 percent. The three most prominent home mortgage lenders accounted for 13.2 percent of total market share.

There is a high level of competition for small business loans within the PA rated area. In 2022, 250 lenders reported 145,346 small business loans originated or purchased. S&T Bank ranked 25<sup>th</sup> out of this group of lenders with a market share of 0.4 percent. The three most prominent small business lenders accounted for 43.4 percent of total market share.

### **Community Contact(s)**

As part of the evaluation process, examiners contact third parties within the assessment area to gain insight on local economic conditions, credit needs, area challenges, and opportunities. This information can help determine if banks in the area are responsive to the needs of the community. It also shows what credit and community development opportunities are available.

Examiners conducted community contacts for each assessment area within the combined assessment area. Additional information is presented within the full scope assessment area sections.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contacts, bank management, and demographic data, the bank's overall assessment area has specific credit and community development needs. Demand

for affordable housing, small business lending, and other community support exist throughout the PA rated area.

## **SCOPE OF EVALUATION – PENNSYLVANIA**

Within PA, examiners selected the Pittsburgh, PA MSA, and PA Non-MSA assessment areas for full scope reviews as these areas contain the largest volume of lending, deposits, and branches. Examiners identified assessment areas that had not received a full scope review at the last two evaluations. In an effort to ensure that an institution's CRA performance is regularly evaluated in the infrequently reviewed assessment areas, examiners also selected the Harrisburg-York, PA CSA, and the Philadelphia-Chester, PA CSA assessment area for full scope reviews.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN PENNSYLVANIA**

### **LENDING TEST**

The Lending Test performance in the PA rated area is "High Satisfactory." The bank's performance remained consistent throughout the PA assessment areas, including those limited-scope areas of review.

#### **Lending Activity**

The bank's lending levels reflect good responsiveness to the PA rated area credit needs. During the review period (2021-2023), the bank originated 13,156 home mortgage, small business, and small farm loans totaling approximately \$2.4 billion inside the PA rated area. This total includes 9,835 home mortgage loans totaling approximately \$1.8 billion, 3,319 small business loans totaling approximately \$524.2 million, and 2 small farm loans totaling \$150,000. The bank decreased home mortgage and small business activity from 2022 to 2023.

#### **Geographic Distribution**

Geographic distribution of loans reflects good penetration throughout the PA rated area. The bank's good performance of home mortgage and small business lending within the Pittsburgh, PA MSA assessment area primarily supports this conclusion, as this area received the most weight in the overall analysis. The bank's performance in the Pittsburgh, PA MSA and Harrisburg-York, PA CSA is good, while the performance in the PA Non-MSA areas and Philadelphia-Chester, PA CSA is adequate. Those limited-scope review areas are consistent with the overall performance of the PA rated area.

#### **Borrower Profile**

The distribution of borrowers reflects good penetration among individuals of different income levels and businesses of different revenue sizes in the PA rated area. The bank's good performance of home mortgage and small business lending within the Pittsburgh, PA MSA assessment area primarily supports this conclusion. The bank's performance was good within the Pittsburgh, PA MSA and PA Non-MSA areas, excellent within the Philadelphia-Chester, PA CSA, and adequate within the Harrisburg-York, PA CSA. Those limited-scope review areas are consistent with the overall performance of the PA rated area.

### **Innovative or Flexible Lending Practices**

S&T Bank uses innovative and flexible lending practices to address the credit needs of low- and moderate-income individuals and geographies throughout each assessment area. The First Front Door program is specific to PA.

### **Community Development Loans**

S&T Bank is making an adequate amount of community development loans within the PA rated area, particularly in the Pittsburgh, PA MSA assessment area. The bank originated 55 community development loans totaling approximately \$87.5 million during the evaluation period. This is a notable decrease of \$164.9 million from the previous evaluation, when the bank provided \$253.4 million in qualified activities. Although 9 community development loans totaling approximately \$9.5 million benefitted a broader statewide area, examiners considered these loans as qualified community development loans as the bank has been responsive to other community development needs and opportunities in the PA rated area. The following table illustrates the bank's community development lending activity by assessment area and community development purpose. For details and examples of community development loans originated during the evaluation period, please refer to the individual assessment areas.

<b>Community Development Lending by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Pittsburgh, PA MSA	16	15,187	1	250	1	1,440	4	11,694	22	28,571
PA Non-MSA	1	500	1	1,200	0	0	0	0	2	1,700
Harrisburg-York, PA CSA	3	1,388	4	13,530	0	0	1	1,050	8	15,986
Philadelphia-Chester, PA CSA	1	1,800	0	0	0	0	5	17,102	6	18,902
Lancaster, PA MSA	3	1,095	0	0	0	0	2	8,270	5	9,365
Altoona, PA MSA	1	184	0	0	0	0	0	0	1	184
Johnstown, PA MSA	1	152	0	0	0	0	0	0	1	152
Statewide Activities	6	6,425	1	1,583	0	0	3	4,650	10	12,658
Regional Activities	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>32</b>	<b>26,731</b>	<b>7</b>	<b>16,563</b>	<b>1</b>	<b>1,440</b>	<b>15</b>	<b>42,766</b>	<b>55</b>	<b>87,518</b>
<i>Source: Bank Data</i>										

### **INVESTMENT TEST**

The Investment Test performance in the PA rated area is "High Satisfactory." The bank's performance is driven by performance within the Pittsburgh, PA MSA assessment area. While the performance is consistent for the full-scope areas of review, those limited-scope areas of review are inconsistent and shown below.

### **Investment and Grant Activity**

S&T Bank has a significant level of qualified community development investments and donations in the PA rated area. S&T Bank made 528 qualified investments and donations totaling \$56.4 million. By number and dollar volume this represents 95.0 percent and 83.8 percent of the bank's qualified investment activity, respectively. This is an increase of \$21.5 million in total investment and grants activities from the prior evaluation, when the bank provided \$34.9 million in qualified activities. The following table illustrates the bank's qualified investment and donation activities by assessment area and community development purpose. Additional details by year are contained within the sections for the individual assessment areas.

<b>Qualified Investments by Assessment Area</b>										
<b>Assessment Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Pittsburgh, PA MSA	9	24,472	133	414	21	4,564	5	84	<b>168</b>	<b>29,535</b>
PA Non-MSA	4	8,073	86	489	1	1	4	60	<b>95</b>	<b>8,623</b>
Harrisburg-York-Lebanon CSA	5	10,106	40	93	1	100	6	35	<b>52</b>	<b>10,334</b>
Philadelphia-Chester, PA CSA	18	5,291	105	864	11	101	5	27	<b>139</b>	<b>6,283</b>
Lancaster, PA MSA	6	87	22	46	3	289	2	10	<b>33</b>	<b>432</b>
Altoona, PA MSA	1	34	3	15	5	390	1	25	<b>11</b>	<b>464</b>
Johnstown, PA MSA	2	39	11	57	3	170	0	0	<b>16</b>	<b>266</b>
Statewide Activities	0	0	8	21	6	455	0	0	<b>14</b>	<b>476</b>
Regional Activities	0	0	0	0	0	0	0	0	<b>0</b>	<b>0</b>
<b>Total</b>	<b>45</b>	<b>48,101</b>	<b>408</b>	<b>1,999</b>	<b>51</b>	<b>6,071</b>	<b>23</b>	<b>242</b>	<b>528</b>	<b>56,412</b>

*Source: Bank Data*

### **Responsiveness to Credit and Community Development Needs**

S&T Bank exhibits good responsiveness to credit and community economic development needs throughout its PA rated area. Management continues to make significant investments in Pennsylvania Department of Community and Economic Development's NAP, in KIZ Tax Credits, and in the EITC Program that spur economic activity and provide community services targeted to low- and moderate-income individuals.

### **Community Development Initiatives**

The bank occasionally uses innovative and/or complex investments to support community development initiatives. S&T Bank's investments primarily include tax credits and mortgage-backed securities that are not considered innovative or complex.

## **SERVICE TEST**

The Service Test performance in the PA rated area is "High Satisfactory." The bank's performance is consistent throughout the PA assessment areas, including those limited-scope areas of review.



**Accessibility of Delivery Systems**

The bank's delivery systems are accessible to essentially all portions of the rated area. S&T Bank serves the PA rated area with 69 branches. Alternative banking services such as telephone banking, online banking, mobile banking and applications, digital payments, and ATMs are available to increase accessibility of retail banking services. Additional details of the bank's branching and ATM distribution and alternative delivery systems are contained within the sections for the individual assessment areas.

**Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

Since the previous CRA evaluation, S&T Bank relocated two branches and closed one branch in the PA rated area. Additional details of changes in branch locations are contained within the sections for the individual assessment areas.

**Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the rated area, particularly low- and moderate-income geographies and low- and moderate-income individuals. Branch hours are generally consistent with most branches offering extended hours on Friday evenings and many also having Saturday hours

**Community Development Services**

The bank provided a relatively high level of community development services in the PA rated area during the evaluation period. S&T Bank provided 847 instances totaling 2,740 hours of financial expertise, technical assistance, and financial education to community development-related organizations and low- and moderate-income individuals.

The following table illustrates the bank's community development service hours by assessment area within the PA rated area and community development purpose. Additional details of the bank's community development services are contained within the sections for the individual assessment areas.

<b>Community Development Services by Assessment Area</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Pittsburgh, PA MSA	2	1,363	160	0	<b>1,525</b>
PA Non-MSA	30	387	13	4	<b>434</b>
Harrisburg-York, PA CSA	1	90	0	0	<b>91</b>
Philadelphia-Chester, PA CSA	2	254	0	0	<b>256</b>
Lancaster, PA MSA	78	66	0	0	<b>144</b>
Johnstown, PA MSA	0	112	0	0	<b>112</b>
Altoona, PA MSA	0	22	144	0	<b>166</b>
Statewide Activities	0	3	0	0	<b>3</b>
Regional Activities	0	9	0	0	<b>9</b>
<b>Total</b>	<b>113</b>	<b>2,306</b>	<b>317</b>	<b>4</b>	<b>2,740</b>
<i>Source: Bank Data</i>					

## PITTSBURGH, PA MSA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN PITTSBURGH, PA MSA

#### **Economic and Demographic Data**

This assessment area includes Allegheny, Armstrong, Butler, Washington, and Westmoreland Counties in their entirety, which comprise a portion of the Pittsburgh, PA MSA #38300. This remains unchanged from the previous CRA evaluation.

The Pittsburgh, PA MSA assessment area includes 635 census tracts. The demographics of these census tracts include:

- 45 low-income tracts;
- 131 moderate-income tracts;
- 266 middle-income tracts;
- 170 upper-income tracts; and
- 23 tracts with no income designation.

The following table illustrates the demographic characteristics of the Pittsburgh, PA MSA assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Pittsburgh, PA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	635	7.6	21.7	41.6	25.5	3.6
Population by Geography	2,073,911	5.3	17.8	42.4	33.5	1.0
Housing Units by Geography	986,402	6.1	20.4	43.5	29.4	0.6
Owner-Occupied Units by Geography	614,833	2.7	16.9	46.1	34.1	0.2
Occupied Rental Units by Geography	275,595	11.5	25.4	39.1	22.6	1.4
Vacant Units by Geography	95,974	12.2	28.7	39.9	18.1	1.0
Businesses by Geography	253,027	5.6	14.6	37.8	40.2	1.9
Farms by Geography	5,828	2.6	14.3	50.8	31.8	0.5
Family Distribution by Income Level	526,208	19.3	17.7	21.1	41.9	0.0
Household Distribution by Income Level	890,428	24.3	15.4	17.5	42.8	0.0
Median Family Income MSA - 38300 Pittsburgh, PA MSA		\$82,642	Median Housing Value			\$173,591
Families Below Poverty Level		6.5%	Median Gross Rent			\$901
Source: 2020 U.S. Census and 2023 D&B Data. Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 986,402 housing units. Of these, 62.3 percent are owner-occupied, 27.9 percent are occupied rental units, and 9.7 percent are vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. Because there are a limited number of owner-occupied housing units located in census tracts without an income designation, there is no material impact on the analysis due to these units.

Examiners used the 2022 and 2023 Federal Financial Institutions Examinations Council (FFIEC)-updated Median Family Income (MFI) to analyze home mortgage loans under the Borrower Profile criterion. The following table presents low-, moderate-, middle-, and upper-income categories.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>Pittsburgh, PA MSA Median Family Income (38300)</b>				
2022 (\$94,800)	<\$47,400	\$47,400 to <\$75,840	\$75,840 to <\$113,760	≥\$113,760
2023 (\$101,900)	<\$50,950	\$50,950 to <\$81,520	\$81,520 to <\$122,280	≥\$122,280
<i>Source: FFIEC</i>				

According to 2023 D&B data, there were 253,027 businesses. GARs for these businesses are below.

- 88.2 percent have GARs of \$1.0 million or less.
- 3.6 percent have GARs of more than \$1.0 million.
- 8.2 percent have unknown revenues.

Service industries represent the largest portion of businesses at 39.7 percent; followed by non-classifiable establishments (18.5 percent); finance, insurance and real estate (11.5 percent); and retail trade (11.0 percent). In addition, 65.6 percent of businesses have four or fewer employees, and 91.6 percent operate from a single location.

As shown below, data obtained from the U.S. Bureau of Labor Statistics indicates that unemployment decreased during the review period. Throughout the review period, unemployment in Armstrong County remained higher than all other counties in the assessment area and state averages.

Unemployment Rates			
Area	2021	2022	2023
	%	%	%
Allegheny County	5.6	3.9	3.3
Armstrong County	7.0	4.9	3.9
Butler County	5.2	3.9	3.1
Washington County	6.1	4.3	3.4
Westmoreland County	5.9	4.3	3.5
State	5.9	4.1	3.4
National Average	5.3	3.6	3.6
<i>Source: Bureau of Labor Statistics</i>			

### **Competition**

The assessment area is competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2024, there were 48 financial institutions operating 622 branches within the assessment area. Of these institutions, S&T Bank ranked 10<sup>th</sup> with a 1.5 percent deposit market share.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2023, 588 lenders reported a total of 45,791 residential mortgage loans originated or purchased. S&T Bank ranked 11<sup>th</sup> out of this group of lenders, with a market share of 2.4 percent. The three most prominent home mortgage lenders accounted for 21.3 percent of total market share.

There is a high level of competition for small business loans. In 2022, 155 lenders reported a total of 42,386 small business loans originated or purchased. S&T Bank ranked 21<sup>st</sup> out of this group of lenders with a market share of 0.8 percent. The three most prominent small business lenders accounted for 45.6 percent of total market share.

### **Community Contact(s)**

Examiners reviewed a community contact recently completed with a nonprofit organization that serves the Pittsburgh, PA MSA. The contact noted there is a need for more public and affordable housing. The contact also noted stagnant population growth with an emphasis on the aging of the current population. In addition, there is an immediate need to provide landlords with short term credit products to repair/rehabilitate units meeting HUD program guidelines.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contacts, bank management, and demographic data, the bank's overall assessment area has specific credit and community development needs. Demand for affordable housing and other community support exist throughout the Pittsburgh, PA MSA assessment area.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN PITTSBURGH, PA MSA**

### **LENDING TEST**

S&T Bank demonstrated good performance under the Lending Test. The Lending Activity, Geographic Distribution, Borrower Profile, and Product Innovation criteria support this conclusion.

#### **Lending Activity**

The bank's lending levels reflect good responsiveness to the assessment area credit needs. During the review period, the bank originated 6,172 home mortgage, small business, and small farm loans totaling approximately \$1.1 billion inside the Pittsburgh, PA MSA assessment area. This total includes 4,504 home mortgage loans totaling approximately \$810.3 million; and 1,668 small business loans totaling approximately \$278.5 million. Lending decreased year-over-year during the review period, and the reduction in small business lending was primarily due to the end of the PPP in 2021 which drove small business lending during the previous CRA evaluation. Decreases in home mortgage lending is primarily due to rising rate environments increasing the effective cost of home mortgages.

#### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the Pittsburgh, PA MSA assessment area. The bank's good performance of home mortgage lending supports this conclusion. Examiners focused on the percentage by number of loans in the low- and moderate- income census tracts.

#### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects good penetration throughout the Pittsburgh, PA MSA assessment area. Examiners compared the bank's home mortgage lending to demographic and aggregate lending data.

As shown in the following table, the geographic distribution of home mortgage loans in low-income census tracts exceeded aggregate lending and demographic data in 2022. Similarly, in both 2022 and 2023, the bank's lending in moderate-income census tracts exceeded aggregate lending data. Throughout the review period the bank's total lending decreased, however, the proportion of lending to moderate-income census tracts increased despite rising rate environments increasing the relative cost of acquiring a loan.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Pittsburgh, PA MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	2.7	2.1	51	3.4	8,980	3.3
2023	2.7	2.4	21	1.9	4,119	2.0
Moderate						
2022	16.9	13.9	227	15.0	30,091	11.1
2023	16.9	14.6	177	16.4	21,133	10.3
Middle						
2022	46.1	43.0	739	48.7	120,255	44.4
2023	46.1	43.1	538	49.8	96,998	47.5
Upper						
2022	34.1	40.8	499	32.9	111,242	41.0
2023	34.1	39.6	342	31.6	81,490	39.9
Not Available						
2022	0.2	0.1	2	0.1	494	0.2
2023	0.2	0.2	3	0.3	659	0.3
Totals						
2022	100.0	100.0	1,518	100.0	271,062	100.0
2023	100.0	100.0	1,081	100.0	204,399	100.0
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The geographic distribution of small business loans reflects adequate penetration throughout the Pittsburgh, PA MSA assessment area. Examiners compared the bank's small business lending to demographic and aggregate lending data.

As shown in the following table, the geographic distribution of small business loans in low-income census tracts is below demographic and aggregate lending data in 2022. In 2023, the bank's lending in low-income census tracts increased slightly but remained below demographic data by 2.3 percentage points. The geographic distribution of small business loans in moderate-income census tracts increased during the review period to slightly exceed the demographic data in 2023, while it remained below both demographic and aggregate lending data in 2022. These changes can be attributed to the large decrease in small business lending in 2022 due to the end of the PPP as of May 2021.

Geographic Distribution of Small Business Loans						
Assessment Area: Pittsburgh, PA MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	5.5	4.1	8	2.4	784	1.2
2023	5.6	--	9	3.3	1,059	2.1
Moderate						
2022	14.4	13.7	42	12.4	9,168	13.5
2023	14.6	--	40	14.7	6,545	13.0
Middle						
2022	38.0	39.6	153	45.3	29,469	43.3
2023	37.8	--	117	43.0	23,558	46.9
Upper						
2022	40.3	38.7	132	39.1	28,179	41.4
2023	40.2	--	105	38.6	18,971	37.7
Not Available						
2022	1.8	3.9	3	0.9	450	0.7
2023	1.9	--	1	0.4	150	0.3
<b>Totals</b>						
<b>2022</b>	<b>100.0</b>	<b>100.0</b>	<b>338</b>	<b>100.0</b>	<b>68,050</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>--</b>	<b>272</b>	<b>100.0</b>	<b>50,283</b>	<b>100.0</b>
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Borrower Profile**

The distribution of borrowers reflects good penetration among individuals of different income levels and businesses of different sizes in the Pittsburgh, PA MSA assessment area.

### ***Home Mortgage Loans***

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate- income borrowers, is good. Examiners compared the bank's home mortgage lending to demographic and aggregate lending data.

As shown in the following table, the distribution of home mortgage loans to low-income borrowers exceeds aggregate lending data in 2023. Although the bank's level of lending to low-income borrowers is well below demographic data, a low-income family in the assessment area, with an income less than \$50,950, would likely not qualify for a mortgage under conventional underwriting standards considering the median housing value of \$173,591. In addition, examiners also consider the impact of rising mortgage rates throughout the review period reducing the purchasing power of borrowers, especially low-income borrowers. While the bank's volume of lending decreased



throughout the review period, the portion of loans that were made to low- and moderate-income borrowers increased.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Pittsburgh, PA MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	19.3	11.8	163	10.7	12,717	4.7
2023	19.3	11.4	150	13.9	10,950	5.4
Moderate						
2022	17.7	20.1	266	17.5	27,626	10.2
2023	17.7	20.9	224	20.7	22,458	11.0
Middle						
2022	21.1	20.9	291	19.2	33,783	12.5
2023	21.1	20.5	225	20.8	30,203	14.8
Upper						
2022	41.9	33.8	527	34.7	127,366	47.0
2023	41.9	31.4	391	36.2	95,663	46.8
Not Available						
2022	0.0	13.5	271	17.9	69,571	25.7
2023	0.0	15.8	91	8.4	45,125	22.1
<b>Totals</b>						
<b>2022</b>	<b>100.0</b>	<b>100.0</b>	<b>1,518</b>	<b>100.0</b>	<b>271,062</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>1,081</b>	<b>100.0</b>	<b>204,399</b>	<b>100.0</b>
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The distribution of small business loans reflects excellent penetration of loans to businesses with GARs less than or equal to \$1.0 million. Examiners compared the bank's small business lending to demographic and aggregate lending data.

As shown in the following table, the bank's performance of lending to businesses with GARs less than or equal to \$1.0 million greatly exceeds aggregate lending data in 2022. Although the total number of loans originated to small businesses with GARs less than or equal to \$1.0 million in 2023 trailed the demographic data, the percentage in relation to total loans increased by 5.8 percentage points. As noted previously, the absence of PPP loans beginning in 2022 accounts for the decrease in total small business loans originated. However, the bank maintained excellent performance originating loans to small businesses with GARs less than or equal to \$1.0 million.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Pittsburgh, PA MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2022	87.8	49.6	199	58.9	33,769	49.6
2023	88.2	--	176	64.7	23,309	46.4
>\$1,000,000						
2022	3.8	--	110	32.5	30,212	44.4
2023	3.6	--	96	35.3	26,974	53.6
Revenue Not Available						
2022	8.5	--	29	8.6	4,069	6.0
2023	8.2	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2022</b>	<b>100.0</b>	<b>100.0</b>	<b>338</b>	<b>100.0</b>	<b>68,050</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>--</b>	<b>272</b>	<b>100.0</b>	<b>50,283</b>	<b>100.0</b>
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Innovative or Flexible Lending Practices**

S&T Bank uses innovative and flexible lending practices to address the credit needs of low- and moderate-income individuals and geographies throughout the assessment area.

### **Community Development Loans**

S&T Bank makes an adequate number of community development loans in the Pittsburgh, PA MSA assessment area. The bank originated 22 loans totaling \$28.6 million. This is a significant decrease from the previous CRA evaluation where the bank originated 61 loans totaling \$128.8 million within the Pittsburgh, PA MSA assessment area. This is primarily due to the absence of PPP lending to low- and moderate-income census tracts. The following table illustrates the bank's community development lending activity in the Pittsburgh, PA MSA assessment area by activity year and community development purpose.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
6/28/2021 – 12/31/2021	4	2,062	0	0	0	0	1	4,524	5	6,586
2022	7	9,692	0	0	1	1,440	0	0	8	11,132
2023	3	2,277	0	0	0	0	1	1,792	4	4,069
YTD 2024	2	1,156	1	250	0	0	2	5,379	5	6,785
<b>Total</b>	<b>16</b>	<b>15,187</b>	<b>1</b>	<b>250</b>	<b>1</b>	<b>1,440</b>	<b>4</b>	<b>11,694</b>	<b>22</b>	<b>28,571</b>
<i>Source: Bank Data</i>										

Summarized below are notable examples of the bank’s qualified community development loans:

- In 2024, S&T Bank originated a \$2.0 million loan for the purchase and demolition of a vacant building on a substantial lot within a moderate-income tract. This site preparation is for the eventual construction of a grocery store which would provide essential services to the area and help revitalize and stabilize this low- to moderate-income neighborhood.
- In 2023, S&T Bank originated a \$1.8 million loan for the purchase of a property in a moderate-income tract to retain a drug store which will provide an essential service to this moderate-income neighborhood.
- S&T Bank has made numerous loans to facilitate affordable housing in the Pittsburgh area during the assessment period, including a \$1.5 million loan in 2023 to finance the purchase of 27 properties; 26 of which are in low- or moderate- income census tracts. The majority of the properties are being rented at affordable rates.

## INVESTMENT TEST

S&T Bank demonstrated good performance under the Investment Test. The Investment and Grant Activity and Responsiveness to Credit and Community Development Needs performance supports this conclusion.

### Investment and Grant Activity

S&T Bank has a significant level of qualified community development investments and donations in the Pittsburgh, PA MSA assessment area. Qualified investments and donations totaled \$29.5 million, including 11 prior period investments totaling \$27.9 million (this reflects a different total than previously presented due to a prior period investment that was recorded immediately prior to the review and was not presented, at that time), 50 new investments totaling \$1.3 million, and 107 donations totaling \$343,000 during the review period. The level of new qualified investments decreased by dollar volume from the previous CRA evaluation while total investments and donations remained similar by count, where the bank made 187 qualified investments and donations totaling \$15.1 million within the Pittsburgh, PA MSA assessment area. The following table illustrates the bank’s qualified donations by activity year and community development purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	7	24,466	0	0	4	3,447	0	0	11	27,913
6/28/2021-12/31/2021	0	0	0	0	9	551	0	0	9	551
2022	0	0	31	89	0	0	2	30	33	119
2023	0	0	0	0	5	554	1	25	6	579
YTD 2024	0	0	0	0	0	0	2	30	2	30
<b>Subtotal</b>	<b>7</b>	<b>24,466</b>	<b>31</b>	<b>89</b>	<b>18</b>	<b>4,552</b>	<b>5</b>	<b>85</b>	<b>61</b>	<b>29,192</b>
Qualified Grants & Donations	2	6	102	325	3	13	0	0	107	343
<b>Total</b>	<b>9</b>	<b>24,472</b>	<b>133</b>	<b>414</b>	<b>21</b>	<b>4,564</b>	<b>5</b>	<b>85</b>	<b>168</b>	<b>29,535</b>
<i>Source: Bank Data</i>										

The following are notable examples of the bank's qualified investment activities for the assessment area:

- S&T Bank maintained an outstanding investment of \$292,880 as a limited partner in the Power of 32 Site Development Fund since 2014. In continuing this commitment, S&T Bank pledged an additional \$200,000 during 2023 in equity capital to support the fund initiatives. The Site Development Fund initiative of the Power of 32 seeks to address the region's need for the development of high-quality sites to aid in the attraction and retention of businesses in 32 counties within PA, Maryland, Ohio, and West Virginia. The design of the loan fund supports the development of speculative, shovel-ready sites, with an emphasis on former industrial brownfield sites. Among the multi-state projects, S&T Bank's investment contributed directly to Allegheny County and the City of Pittsburgh site remediations. In 2019, the Riverfront 47 project rehabilitated 30-acres of a former brownfield site into a multi-use green space within the Sharpsburg neighborhood and moderate-income census tract, aiming to attract and retain people and businesses in the area. Since 2016, the Hazlewood Green project continues to improve 175-acres within the Hazlewood neighborhood area and low-income census tract, with Phase 1 development targeting advanced manufacturing, additive manufacturing, biosciences and automation industries, and flex space. The initiative promotes economic development activities.
- At the end of the prior review period, S&T Bank initiated and maintained an outstanding investment of \$10.4 million towards an affordable housing project located in a moderate-income census tract within Kittanning, Armstrong County. The project supports the redevelopment of a former public-school building into a senior apartment building, designating 33 units as affordable housing (92 percent). This complex meets Low-Income Housing tax credits qualifications.
- During the review period, S&T Bank made 13 economic development investments to various entities falling within KIZ areas, qualifying for tax credits that incentivize investment into designated areas prescribed by the PA Department of Community and

Economic Development. A majority of KIZ sites target low- and moderate-income areas, with a focus on expanding and retaining jobs in those areas, while increasing investments to expand opportunities to small-businesses advancing technology, science, information, or other specific industries. Since the inception of KIZ, the program boasts adding 11,600 new jobs in KIZ areas across the Commonwealth and partnered with 91 institutions of higher education to channel local employment opportunities for those areas. The program combines job creation, industry expansion, and small-business support with higher education opportunities and increased earnings.

- During the review period, S&T Bank made 17 qualifying contributions totaling \$124,000 through the EITC Program. This program, offered by the Pennsylvania Department of Community and Economic Development, assists low- and moderate-income youth with the cost of attending the school of their choice. The bank specifically targeted scholarship foundations that provide tuition assistance for low- and moderate-income individuals and to schools or organizations that primarily serve low- and moderate-income individuals located throughout its Pittsburgh MSA assessment area. These donations provide community services targeted to low- and moderate-income individuals.

### **Responsiveness to Credit and Community Development Needs**

S&T Bank exhibits good responsiveness to credit and community development needs throughout the assessment area. Management continues to make significant investments in the Pennsylvania Department of Community and Economic Development's NAP, in PFHA affordable housing, and in the EITC Program that spur economic activity and provide community services targeted to low- and moderate-income individuals.

### **Community Development Initiatives**

The bank occasionally uses innovative and/or complex investments to support community development initiatives. S&T Bank's investments primarily include tax credits and mortgage-backed securities that are not considered innovative or complex.

## **SERVICE TEST**

S&T Bank demonstrated good performance under the Service Test. The Accessibility of Delivery Systems, Changes in Branch Locations, and Community Development Services criteria performance primarily supports this conclusion.

### **Accessibility of Delivery Systems**

The bank's delivery systems are accessible to essentially all portions of the assessment area. S&T Bank serves the Pittsburgh, PA MSA assessment area with 27 full-service branches and 27 ATMs. Alternative banking services such as telephone banking, online banking, mobile banking and applications, and digital payments are available to increase accessibility of retail banking services. The following table details the bank's branch distribution within the Pittsburgh, PA MSA assessment area.

Tract Income Level	Census Tracts		Population		Branches		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%
Low	48	7.6	109,907	5.3	0	0.0	0	0.0	0	0.0
Moderate	138	21.7	369,871	17.8	4	14.8	0	0.0	0	0.0
Middle	264	41.6	878,753	42.4	13	48.1	0	0.0	0	0.0
Upper	162	25.5	695,269	33.5	10	37.0	2	100.0	3	100.0
NA	23	3.6	20,111	1.0	0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>635</b>	<b>100.0</b>	<b>2,073,911</b>	<b>100.0</b>	<b>27</b>	<b>100.0</b>	<b>2</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>
<i>Source: 2020 U.S. Census &amp; Bank Data. Due to rounding, totals may not equal 100.0%</i>										

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low-and moderate-income geographies and/or to low- and moderate-income individuals. S&T Bank relocated two branches and closed one branch within the Pittsburgh, PA MSA assessment area during the review period, all within upper-income areas.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and low- and moderate-income individuals. Branch hours are generally consistent at each location with hours from 9:00 A.M. to 4:00 P.M. and extended hours on Thursday and/or Friday. S&T Bank offers Saturday hours at 17 of its 27 branches. The bank offers drive-up services at 21 branches within the Pittsburgh, PA MSA assessment area. The bank operates four moderate-income branch locations: four offer ATM, three offer Saturday hours, and three offer drive-up services.

### **Community Development Services**

The bank provided a relatively high level of community development services in the Pittsburgh, PA MSA assessment area during the evaluation period. The bank provided 363 instances of financial expertise, technical assistance, and financial education to 37 community development-related organizations and low- and moderate-income individuals totaling 1,526 hours during the evaluation period. The following table illustrated the bank's community development service hours by year and community development purpose.

<b>Community Development Service Hours</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
6/28/21 – 12/31/2021	0	64	24	0	<b>88</b>
2022	2	459	84	0	<b>545</b>
2023	0	562	38	0	<b>600</b>
YTD 2024	0	278	15	0	<b>293</b>
<b>Total</b>	<b>2</b>	<b>1,363</b>	<b>161</b>	<b>0</b>	<b>1,526</b>
<i>Source: Bank Data</i>					

Summarized below are notable examples of the bank’s qualified community development services.

- Pitcare Inc – A bank employee served two years as Board member of this private non-profit organization providing child development programs, nutrition assistance, and charitable donations. The organization maintains a food pantry for low- and moderate-income families, free summer and after school programs for children, and a community center to connect with their peers and learn together. The organization’s mission is to empower individuals and revitalize communities by providing opportunities and resources to distressed families. The organization’s community services primarily serve low- and moderate-income individuals and families.
- Apollo Ridge/United School Districts: – Eighteen bank employees participated in providing financial education to two school districts in the assessment area. These programs target low-and moderate-income individuals, as the majority of students at participating schools qualified for free or reduced lunch. Bank employees used their industry expertise to provide over 80 hours of relevant financial lessons to attendees at eligible schools.

## PA, NON-MSA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN PA, NON-MSA

#### **Economic and Demographic Data**

This assessment area includes Clarion, Clearfield, Elk, Forest, Indiana, and Jefferson Counties in their entireties, all located outside any MSA. The bank designated a portion of Clearfield, Elk, and Forest Counties during the previous CRA evaluation. During 2021, 2022, and 2023, one of two census tracts in Forest County were considered distressed. Similarly, during 2021, 2022, and 2023, 15 of 20 census tracts in Clearfield County were considered distressed.

The PA Non-MSA assessment area includes 81 census tracts. The demographics of these census tracts include:

- 9 moderate-income census tracts;
- 62 middle-income census tracts;
- 9 upper-income census tracts; and
- 1 census tract with no income designation.

The following table illustrates select demographic characteristics of the PA Non-MSA assessment area.

Demographic Information of the Assessment Area						
Assessment Area: PA Non-MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	81	0.0	11.1	76.5	11.1	1.2
Population by Geography	283,504	0.0	9.4	77.2	11.3	2.1
Housing Units by Geography	148,131	0.0	9.8	77.5	11.6	1.1
Owner-Occupied Units by Geography	86,027	0.0	8.0	81.2	10.7	0.1
Occupied Rental Units by Geography	30,208	0.0	11.7	71.8	13.1	3.5
Vacant Units by Geography	31,896	0.0	12.8	73.2	12.8	1.2
Businesses by Geography	23,491	0.0	9.8	76.3	12.2	1.7
Farms by Geography	1,016	0.0	5.2	86.6	8.2	0.0
Family Distribution by Income Level	73,252	19.5	19.3	22.6	38.6	0.0
Household Distribution by Income Level	116,235	25.2	16.6	18.2	40.0	0.0
Median Family Income Non-MSAs - PA		\$65,202	Median Housing Value			\$113,021
Families Below Poverty Level		8.7%	Median Gross Rent			\$685
Source: 2020 U.S. Census and 2023 D&B Data. Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification.						



There are 148,131 housing units. Of these, 58.1 percent are owner-occupied, 20.4 percent are occupied rental units, and 21.5 percent are vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. Owner-occupied housing units located in census tracts with no income designation are negligible and do not impact analysis.

Examiners used the 2022 and 2023 FFIEC-updated MFI to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories.

<b>Median Family Income Ranges</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
<b>PA NA Median Family Income (99999)</b>				
2022 (\$72,900)	<\$36,450	\$36,450 to <\$58,320	\$58,320 to <\$87,480	≥\$87,480
2023 (\$77,800)	<\$38,900	\$38,900 to <\$62,240	\$62,240 to <\$93,360	≥\$93,360
<i>Source: FFIEC</i>				

According to 2023 D&B data, there were 23,491 businesses. GARs for these businesses are below.

- 84.8 percent have GARs of \$1.0 million or less.
- 4.3 percent have GARs of more than \$1.0 million.
- 10.9 percent have unknown revenues.

Service industries represent the largest portion of businesses at 37.6 percent; followed by retail trade (13.5 percent); non-classifiable establishments (13.3 percent); and finance, insurance and real estate (7.8 percent). In addition, 67.4 percent of area businesses have four or fewer employees, and 89.6 percent operate from a single location.

As shown below, data obtained from the U.S. Bureau of Labor Statistics indicates that unemployment decreased during the review period. Annual averages for 2023, except for Elk County, remained above the statewide and national unemployment rates. Unemployment was highest in Forest County.

Unemployment Rates			
Area	2021	2022	2023
	%	%	%
Clarion County	6.1	4.8	4.2
Clearfield County	6.5	5.0	3.9
Elk County	6.4	4.6	3.3
Forest County	7.7	6.0	5.2
Indiana County	6.6	4.9	4.1
Jefferson County	6.1	4.5	3.8
State	5.9	4.1	3.4
National Average	5.3	3.6	3.6
Source: Bureau of Labor Statistics			

### **Competition**

The assessment area is competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2024, there were 15 financial institutions operating 94 branches within the assessment area. Of these institutions, S&T Bank ranked 1<sup>st</sup> with a 29.5 percent deposit market share.

There is a moderate level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2023, 209 lenders reported a total of 4,283 residential mortgage loans originated or purchased. S&T Bank ranked 1<sup>st</sup> out of this group of lenders with a market share of 12.3 percent.

There is a moderate level of competition for small business loans. In 2022, 92 lenders reported a total of 4,347 small business loans originated or purchased. S&T Bank ranked 7<sup>th</sup> out of this group of lenders, with a market share of 3.6 percent. The top three lenders account for 39.9 percent of total market share.

### **Community Contact(s)**

Examiners spoke with a community contact for a nonprofit organization that serves a non-MSA area of western Pennsylvania. The contact noted there is a need for affordable housing and funding for small business loans. The contact also noted there is a need for financial literacy education. In addition, the contact noted that the population is aging, as the population has an increasing number of people over 65 or retired.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and demographic data, the PA Non-MSA assessment area has specific credit and community development needs. Specifically, demand for affordable housing and financial literacy education exists throughout the PA Non-MSA assessment area.

## CONCLUSIONS ON PERFORMANCE CRITERIA IN PA, NON-MSA

### LENDING TEST

S&T Bank demonstrated good performance under the Lending Test. The Lending Activity, Borrower Profile, and Product Innovation criteria support this conclusion.

#### **Lending Activity**

The bank's lending levels reflect good responsiveness to the PA Non-MSA assessment area credit needs. During the review period, the bank originated 2,886 home mortgage, small business and small farm loans totaling approximately \$305.9 million inside the PA Non-MSA assessment area. This total includes 2,173 home mortgage loans totaling approximately \$231.7 million; 711 small business loans totaling approximately \$74.1 million; and 2 small farm loans totaling approximately \$150,000. The bank's home mortgage lending remained at similar levels to the previous evaluation, and while small business lending did decrease, this is primarily due to the end of PPP lending in May 2021.

#### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the PA Non-MSA assessment area. The bank's adequate performance of home mortgage and small business lending supports this conclusion. Examiners focused on the percentage by number of loans in the moderate-income census tracts. There are no low-income census tracts in the PA Non-MSA assessment area.

#### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects adequate penetration throughout the PA Non-MSA assessment area. Examiners compared the bank's home mortgage lending to demographic and aggregate lending data.

As shown in the following table, the geographic distribution of home mortgage loans in moderate-income census tracts was below demographic and aggregate lending data in both 2022 and 2023. However, the bank doubled its lending to moderate-income areas since the previous evaluation. Additionally, there are limited opportunities for lending in moderate-income census tracts as only 9 of the total 81 census tracts within the assessment area are designated moderate-income.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: PA Non-MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	0.0	0.0	0	0.0	0	0.0
2023	0.0	0.0	0	0.0	0	0.0
Moderate						
2022	8.0	8.7	33	4.8	2,332	3.3
2023	8.0	8.0	22	4.2	1,799	3.1
Middle						
2022	81.2	79.5	555	80.2	55,953	78.1
2023	81.2	80.0	413	78.5	40,942	71.6
Upper						
2022	10.7	11.6	104	15.0	13,368	18.7
2023	10.7	11.7	89	16.9	14,180	24.8
Not Available						
2022	0.1	0.2	0	0.0	0	0.0
2023	0.1	0.2	2	0.4	238	0.4
<b>Totals</b>						
<b>2022</b>	<b>100.0</b>	<b>100.0</b>	<b>692</b>	<b>100.0</b>	<b>71,654</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>100.0</b>	<b>526</b>	<b>100.0</b>	<b>57,159</b>	<b>100.0</b>
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The geographic distribution of small business loans reflects adequate penetration throughout the PA Non-MSA assessment area. Examiners compared the bank's small business lending to demographic and aggregate lending data.

As shown in the following table, the geographic distribution of small business loans in moderate-income census tracts was below demographic and aggregate lending data in 2022 and 2023. In 2022, the bank's level of lending activity increased by nearly three times in moderate-income census tracts but was 1.6 percentage points below aggregate lending data.

Geographic Distribution of Small Business Loans						
Assessment Area: PA Non-MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	0.0	0.0	0	0.0	0	0.0
2023	0.0	--	0	0.0	0	0.0
Moderate						
2022	9.8	8.8	11	7.2	771	3.7
2023	9.8	--	6	4.1	313	1.7
Middle						
2022	76.3	79.9	117	76.5	14,884	72.3
2023	76.3	--	126	86.3	15,004	79.3
Upper						
2022	12.1	10.1	22	14.4	3,852	18.7
2023	12.2	--	14	9.6	3,603	19.0
Not Available						
2022	1.8	1.1	3	2.0	1,075	5.2
2023	1.7	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2022</b>	<b>100.0</b>	<b>100.0</b>	<b>153</b>	<b>100.0</b>	<b>20,582</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>--</b>	<b>146</b>	<b>100.0</b>	<b>18,920</b>	<b>100.0</b>
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Borrower Profile**

The distribution of borrowers reflects good penetration among individuals of different income levels and businesses of different sizes in the PA Non-MSA assessment area. The bank's good performance of home mortgage lending and excellent performance of small business lending support this conclusion. Examiners focused on the percentage by number of home mortgage loans to low- and moderate- income borrowers. Examiners also focused on the percentage by number of small businesses with GARs of \$1.0 million or less.

### **Home Mortgage Loans**

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is good. Examiners compared the bank's home mortgage lending to demographic and aggregate lending data.

As shown in the following table, the distribution of home mortgage loans to low-income borrowers matched aggregate lending data for 2022, with both the aggregate performance and bank performance remaining below that of the demographic data. In 2023, the bank's level of lending activity to low-income borrowers decreased and was slightly below aggregate data. Although the

bank's level of lending activity is well below demographic data for low-income borrowers, a low-income family in the assessment area, with an income less than \$38,900, would likely not qualify for a mortgage under conventional underwriting standards, especially considering the median housing value of \$113,021.

The bank's level of lending for moderate-income borrowers lagged that of aggregate data in 2022, although remained above the demographic benchmark. For 2023, the bank's level of lending exceeded both the demographic and aggregate data to moderate-income borrowers.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: PA Non-MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	19.5	10.1	70	10.1	4,328	6.0
2023	19.5	9.7	45	8.6	2,258	4.0
Moderate						
2022	19.3	22.5	135	19.5	11,941	16.7
2023	19.3	23.5	134	25.5	10,098	17.7
Middle						
2022	22.6	21.6	125	18.1	12,136	16.9
2023	22.6	23.4	119	22.6	11,568	20.2
Upper						
2022	38.6	33.0	253	36.6	32,101	44.8
2023	38.6	31.3	194	36.9	29,216	51.1
Not Available						
2022	0.0	12.7	109	15.8	11,147	15.6
2023	0.0	12.0	34	6.5	4,020	7.0
Totals						
2022	100.0	100.0	692	100.0	71,654	100.0
2023	100.0	100.0	526	100.0	57,159	100.0
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The distribution of small business loans reflects excellent penetration of loans to businesses with GARs of less than or equal to \$1.0 million. Examiners compared the bank's small business lending to demographic and aggregate lending data.

As shown in the following table, the bank's performance of lending to businesses with GARs of less than or equal to \$1.0 million is significantly above aggregate lending data in 2022. Although the total number of loans to small businesses decreased from the previous evaluation, the portion of

loans originated to small businesses with GARs less than or equal to \$1.0 million increased throughout the review period.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: PA Non-MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2022	84.4	60.0	107	69.9	10,371	50.4
2023	84.8	--	106	72.6	8,417	44.5
>\$1,000,000						
2022	4.4	--	27	17.6	5,997	29.1
2023	4.3	--	40	27.4	10,503	55.5
Revenue Not Available						
2022	11.2	--	19	12.4	4,214	20.5
2023	11.0	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2022</b>	<b>100.0</b>	<b>100.0</b>	<b>153</b>	<b>100.0</b>	<b>20,582</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>--</b>	<b>146</b>	<b>100.0</b>	<b>18,920</b>	<b>100.0</b>
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Innovative or Flexible Lending Practices**

S&T Bank uses innovative and flexible lending practices to address the credit needs of low- and moderate-income individuals and geographies throughout the assessment area.

### **Community Development Loans**

S&T Bank made a low level of community development loans in the PA Non-MSA assessment area. The bank originated two loans, each within 2023, totaling \$1.7 million, which represents a significant decrease from the previous two CRA evaluations where the bank originated 15 loans totaling \$38.3 million and 11 loans totaling \$8.8 million, respectively. The following table illustrates the bank's community development lending activity in the PA Non-MSA assessment area by year and community development purpose.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
6/28/2021 – 12/31/2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	0	0	0	0
2023	1	500	1	1,200	0	0	0	0	2	1,700
YTD 2024	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>1</b>	<b>500</b>	<b>1</b>	<b>1,200</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>1,700</b>
<i>Source: Bank Data</i>										

Those qualified community development loans consisted of the following:

- In 2023, S&T Bank originated a \$500,000 loan to fund the purchase of a 20-unit apartment complex in Seard, PA in a middle-income tract. The property was subject to a HUD contract with the primary purpose of maintaining affordable housing in the area.
- In 2023, S&T Bank participated with other organizations in a \$1.2 million loan in a Redevelopment Assistance Capital Program of PA. These funds are for the renovation and necessary improvements to a building for an organization which supports needs-based childcare services and free youth programs in Indiana, PA. This loan supports community services targeted to low- and moderate-income individuals and families.

## INVESTMENT TEST

S&T Bank demonstrated good performance under the Investment Test. The Investment and Grant Activity and Responsiveness to Credit and Community Development needs criteria support this conclusion.

### Investment and Grant Activity

S&T Bank has a significant level of qualified community development investments and donations in the PA Non-MSA assessment area. Qualified investments and donations totaled \$8.6 million, including two prior period investments totaling \$50,168, 27 new investments totaling \$8.1 million, and 66 donations totaling \$425,000 within the PA Non-MSA assessment area. This is a significant increase in community development investments and donations from the previous CRA evaluation where the bank had 47 qualified investments totaling \$1.8 million and 97 donations totaling \$144,000. The following table illustrates the bank's qualified investments and donations by activity year and community development purpose.



Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	2	50	0	0	0	0	0	0	2	50
6/28/2021-12/31/2021	0	0	0	0	0	0	0	0	0	0
2022	1	8,023	22	65	0	0	0	0	23	8,088
2023	0	0	0	0	0	0	1	10	1	10
YTD 2024	0	0	0	0	0	0	3	50	3	50
<b>Subtotal</b>	<b>3</b>	<b>8,073</b>	<b>22</b>	<b>65</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>60</b>	<b>29</b>	<b>8,198</b>
Qualified Grants & Donations	1	0	64	242	1	1	0	0	66	425
<b>Total</b>	<b>4</b>	<b>8,073</b>	<b>86</b>	<b>489</b>	<b>1</b>	<b>1</b>	<b>4</b>	<b>60</b>	<b>95</b>	<b>8,623</b>
<i>Source: Bank Data</i>										

The following are some notable examples of the bank's qualified investment activities for the assessment area:

- In 2022, S&T Bank made a capital contribution of \$8.0 million in a PHFA designated affordable housing project to construct, within the Blairsville Borough, a mixed-income property, providing 25-units of affordable housing (83 percent). The Commonwealth initiative, headed by the PHFA, aims to bring more affordable housing projects to fruition that are adjacent and within low- and moderate-income areas. At least four of the units are first-floor handicap accessible.
- S&T Bank maintained two outstanding prior-period investments of \$39,364 and \$10,804, respectively, in mortgage-backed securities since 2014. These securities primarily support financing towards low- and moderate-income borrowers, census tracts, or both.
- Since 2023 and through 2024, S&T Bank invested in four area businesses totaling \$55,000, qualifying for the PA Department of Community and Economic Development initiative NAP tax credit. These NAP investments encourage financial institutions to invest in projects to improve distressed areas. An area benefactor included the Central Allegheny Challenger Learning Center, which reaches 22 counties and 151 school districts, many of which have majority low- and moderate-income families and/or reside in underserved or distressed middle-income areas. The benefactor provides scientific, technical, engineering, and math exposure via NASA affiliated programming in dedication to the 1986 tragedy.
- During the review period, S&T Bank made 27 qualifying contributions totaling \$203,000 through the EITC Program. This program, offered by the Pennsylvania Department of Community and Economic Development, assists low- and moderate-income youth with the cost of attending the school of their choice. The bank specifically targeted scholarship foundations that provide tuition assistance for low- and moderate-income individuals and to schools or organizations that primarily serve low- and moderate-income individuals located

throughout its PA Non-MSA assessment area. These donations provide community services targeted to low- and moderate-income individuals.

- The bank made four donations totaling \$15,544 to the Chevy Chase Community Action Council. The Chevy Chase Center empowers the disadvantaged population of Indiana County with nutrition, education, and involvement. These donations provide community services targeted to low- and moderate-income individuals.

### **Responsiveness to Credit and Community Development Needs**

S&T Bank exhibits good responsiveness to credit and community economic development needs. Management continues to make significant investments in the Pennsylvania Department of Community and Economic Development's NAP and in the EITC Program that spur economic activity and provide community services targeted to low- and moderate-income individuals.

### **Community Development Initiatives**

The bank occasionally uses innovative and/or complex investments to support community development initiatives. S&T Bank's investments primarily include tax credits and mortgage-backed securities that are not considered innovative or complex.

## **SERVICE TEST**

S&T Bank demonstrated good performance under the Service Test. The Accessibility of Delivery Systems, Changes in Branch Locations, and Community Development Services criteria performance supports this conclusion.

### **Accessibility of Delivery Systems**

The bank's delivery systems are accessible to essentially all portions of the assessment area. S&T Bank serves the PA Non-MSA assessment area with 16 full-service branches. Alternative banking services such as telephone banking, online banking, mobile banking and applications, and digital payments are available to increase accessibility of retail banking services. The following table details the bank's branch distribution within the PA Non-MSA assessment area.

Tract Income Level	Census Tracts		Population		Branches		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	9	11.1	26,604	9.4	3	18.8	0	0.0	0	0.0
Middle	62	76.5	218,738	77.2	11	68.8	0	0.0	0	0.0
Upper	9	11.1	32,174	11.3	1	6.3	0	0.0	0	0.0
NA	1	1.2	5,988	2.1	1	6.3	0	0.0	0	0.0
<b>Totals</b>	<b>81</b>	<b>100.0</b>	<b>283,504</b>	<b>100.0</b>	<b>16</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>

*Source: 2020 U.S. Census & Bank Data. Due to rounding, totals may not equal 100.0%*

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low-and moderate-income geographies and/or to low- and moderate-income individuals.

No branches were closed, opened or relocated within the PA Non-MSA assessment area during the review period

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and low- and moderate-income individuals. Branch hours are generally consistent at each location with hours from 9:00 A.M. to 4:00 P.M. and extended hours on Thursday and/or Friday. S&T Bank offers Saturday hours at 12 of its 16 branches. The bank offers drive-up services at 14 branches within the PA Non-MSA assessment area. The bank operates one full-service and one drive-up branch location in a moderate-income census tract. The full-service branch offers an ATM, Saturday hours, and drive-up services. The drive-up location offers withdrawal-only ATM service but does not offer Saturday hours.

### **Community Development Services**

The bank provided a relatively high level of community development services in the PA Non-MSA assessment area during the evaluation period. The bank provided 221 instances of financial expertise, technical assistance, and financial education to 32 community development-related organizations and low- and moderate-income individuals. Community development service hours within the PA Non-MSA assessment area totaled 435 hours. The following table illustrates the bank's community development service hours by year and community development purpose.

<b>Community Development Service Hours</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
6/28/21 – 12/31/2021	25	25	0	0	<b>50</b>
2022	0	118	8	0	<b>126</b>
2023	5	137	5	4	<b>151</b>
YTD 2024	0	108	0	0	<b>108</b>
<b>Total</b>	<b>30</b>	<b>388</b>	<b>13</b>	<b>4</b>	<b>435</b>
<i>Source: Bank Data</i>					

Summarized below are notable examples of the bank's qualified community development services.

- Jefferson/Clarion Headstart – A bank employee serves as a Board member of this private non-profit corporation that serves as the administrative entity for child and family development programs. The organization provides comprehensive education and health services to income eligible children to ensure they will be healthier and better prepared for success in school and life. They seek to promote family self-sufficiency by providing educational opportunities to parents and establishing family partnerships designed to build upon the strengths of each family. They are committed to collaborating effectively with

schools, childcare providers, and other social service agencies while being responsive to the changing needs of their communities. This service provides community services targeted to low- and moderate-income individuals.

- The United Way of Indiana County – A bank employee serves as a Board member of this non-profit organization with a mission to provide critical resources to families in need and to improve the quality of life throughout Indiana County by inspiring and uniting its residents. The United Way of Indiana County includes 15 partner agencies and 21 funded programs. This service provides community services targeted to low- and moderate-income individuals.

## **HARRISBURG-YORK, PA CSA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN HARRISBURG-YORK, PA CSA**

#### **Economic and Demographic Data**

This assessment area includes Cumberland, Dauphin, and York Counties in their entirety which comprises a portion of the Harrisburg-York-Lebanon, PA CSA #276, specifically portions of the Harrisburg-Carlisle, PA MSA #25420 and York-Hanover, PA MSA #49620. There have been no changes to this assessment area since the previous CRA evaluation

The Harrisburg-York, PA CSA assessment area includes 230 census tracts. The demographics of these census tracts include:

- 22 low-income tracts;
- 33 moderate-income tracts;
- 123 middle-income tracts;
- 50 upper-income tracts; and
- 2 census tracts with no income designation.

The following table illustrates select demographic characteristics of the Harrisburg-York, PA CSA assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Harrisburg-York, PA CSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	230	9.6	14.3	53.5	21.7	0.9
Population by Geography	1,002,308	6.6	12.4	55.7	24.8	0.6
Housing Units by Geography	416,794	6.7	13.5	56.5	23.3	0.0
Owner-Occupied Units by Geography	273,130	2.6	9.9	59.6	27.9	0.0
Occupied Rental Units by Geography	116,230	14.3	20.8	50.6	14.3	0.0
Vacant Units by Geography	27,434	15.4	18.2	50.6	15.8	0.0
Businesses by Geography	109,720	6.6	14.8	52.9	25.6	0.0
Farms by Geography	3,619	1.5	8.4	67.3	22.9	0.0
Family Distribution by Income Level	254,459	18.6	18.8	23.3	39.2	0.0
Household Distribution by Income Level	389,360	22.3	16.8	19.8	41.1	0.0
Median Family Income MSA - 25420 Harrisburg-Carlisle, PA MSA		\$84,347	Median Housing Value			\$184,711
Median Family Income MSA - 49620 York-Hanover, PA MSA		\$82,154	Median Gross Rent			\$983
			Families Below Poverty Level			6.1%
Source: 2020 U.S. Census and 2023 D&B Data. Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 416,764 housing units. Of these 65.5 percent are owner-occupied, 27.9 percent are occupied rental units, and 6.6 percent are vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units.

Examiners used the 2022 and 2023 FFIEC-updated MFI to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>Harrisburg-Carlisle, PA MSA Median Family Income (25420)</b>				
2022 (\$94,300)	<\$47,150	\$47,150 to <\$75,440	\$75,440 to <\$113,160	≥\$113,160
2023 (\$102,700)	<\$51,350	\$51,350 to <\$82,160	\$82,160 to <\$123,240	≥\$123,240
<b>York-Hanover, PA MSA Median Family Income (49620)</b>				
2022 (\$93,300)	<\$46,650	\$46,650 to <\$74,640	\$74,640 to <\$111,960	≥\$111,960
2023 (\$97,600)	<\$48,800	\$48,800 to <\$78,080	\$78,080 to <\$117,120	≥\$117,120
Source: FFIEC				

According to 2023 D&B data, there were 109,720 businesses. GARs for these businesses are below.

- 88.4 percent have GARs of \$1.0 million or less.
- 3.1 percent have GARs of more than \$1.0 million.
- 8.5 percent have unknown revenues.

Services industries represent the largest portion of the businesses at 38.7 percent; followed by non-classifiable establishments (18.1 percent); retail trade (11.3 percent); and finance, insurance, and real estate (10.5 percent). In addition, 66.1 percent of area businesses have four or fewer employees, and 91.3 percent operate from a single location.

Data obtained from the U.S. Bureau of Labor Statistics indicates that unemployment decreased during the review period. 2023 unemployment averages throughout the assessment area fell below both statewide and national unemployment rates.

Unemployment Rates			
Area	2021	2022	2023
	%	%	%
Cumberland County	4.3	3.2	2.7
Dauphin County	5.8	3.7	3.2
York County	5.1	3.5	3.0
State	5.9	4.1	3.4
National Average	5.3	3.6	3.6
Source: Bureau of Labor Statistics			

### **Competition**

The assessment area is competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2024, there were 28 financial institutions operating 230 branches within the assessment area. Of these institutions, S&T Bank ranked 17<sup>th</sup> with a 1.3 percent deposit market share.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2023, 503 lenders reported a total of 24,586 residential mortgage loans originated or purchased. S&T Bank ranked 24<sup>th</sup> out of this group of lenders, with a market share of 1.0 percent. The three most prominent home mortgage lenders accounted for 21.9 percent of total market share.

There is a high level of competition for small business loans. In 2023, 127 lenders reported a total of 17,928 small business loans originated or purchased. S&T Bank ranked 37<sup>th</sup> out of this group of lenders with a market share of 0.2 percent. The three most prominent small business lenders accounted for 41.2 percent of total market share.

### **Community Contact(s)**

Examiners reviewed a community contact recently completed with a nonprofit organization that serves the Harrisburg-York, PA CSA. The contact stated the opportunity for bank involvement is low as local zoning laws are deterring commercial development. However, the contact stated that

with local legislation, changed local banks would have greater opportunity to help finance projects in the county. The contact also stated that there are limited resources for minorities in the area.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and demographic data, the Harrisburg-York, PA MSA assessment area has specific credit and community development needs. Specifically, demand for commercial lending to fund local community development projects exists throughout the Harrisburg-York, PA MSA assessment area.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN HARRISBURG-YORK, PA CSA**

### **LENDING TEST**

S&T Bank demonstrated good performance under the Lending Test. The Lending Activity, Geographic Distribution, and Product Innovation criteria support this conclusion.

#### **Lending Activity**

The bank's lending levels reflect good responsiveness to the Harrisburg-York, PA CSA assessment area credit needs. During the review period, the bank originated 1,153 home mortgage, and small business loans totaling approximately \$300.5 million inside the Harrisburg-York, PA CSA assessment area. This total includes 992 home mortgage loans totaling approximately \$267.9 million and 161 small business loans totaling \$32.6 million. The bank did not originate small farm loans within the Harrisburg-York, PA CSA assessment area.

#### **Geographic Distribution**

The geographic distribution of loans reflects good penetration throughout the Harrisburg-York, PA CSA assessment area. The bank's good performance of home mortgage lending supports this conclusion. Examiners focused on the percentage by number of loans in the low- and moderate-income tracts.

#### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects good penetration throughout the Harrisburg-York, PA CSA assessment area. Examiners compared the bank's home mortgage lending to demographic and aggregate lending data.

As shown in the following table, the bank was slightly below aggregate lending data and exceeded demographic data in low-income census tracts in 2022, and further improved lending in 2023 to match aggregate lending data and exceed demographic data. Additionally, in moderate-income census tracts, the bank exceeded demographic and aggregate lending data 2023.



Geographic Distribution of Home Mortgage Loans						
Assessment Area: Harrisburg-York, PA CSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	2.6	3.6	10	3.4	975	0.9
2023	2.6	4.2	10	4.2	2,767	4.9
Moderate						
2022	9.9	10.5	28	9.5	4,220	3.9
2023	9.9	11.1	30	12.6	4,551	8.1
Middle						
2022	59.6	57.0	124	41.9	49,507	45.5
2023	59.6	57.0	106	44.4	23,832	42.3
Upper						
2022	27.9	28.9	134	45.3	54,151	49.7
2023	27.9	27.7	93	38.9	25,190	44.7
Not Available						
2022	0.0	0.0	0	0.0	0	0.0
2023	0.0	0.0	0	0.0	0	0.0
Totals						
2022	100.0	100.0	296	100.0	108,852	100.0
2023	100.0	100.0	239	100.0	56,340	100.0
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The geographic distribution of small business loans reflects poor penetration throughout the Harrisburg-York, PA CSA assessment area. Examiners compared small business lending to demographic and aggregate lending data.

As shown in the following table, the bank did not originate any small business loans in low-income census tracts in 2022 or 2023. In 2022, the bank originated only one small business loan (3.3 percent) in a moderate-income census tract, far below aggregate lending data (11.9 percent) and demographic data (14.8 percent). While lending in moderate-income census tracts did increase in 2023, only 3 total loans were originated.

Geographic Distribution of Small Business Loans						
Assessment Area: Harrisburg-York, PA CSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	6.5	4.4	0	0.0	0	0.0
2023	6.6	--	0	0.0	0	0.0
Moderate						
2022	14.8	11.9	1	3.3	50	0.6
2023	14.8	--	3	13.0	821	11.4
Middle						
2022	53.0	57.5	17	56.7	5,101	61.3
2023	52.9	--	13	56.5	4,087	56.6
Upper						
2022	25.6	26.2	12	40.0	3,171	38.1
2023	25.6	--	7	30.4	2,311	32.0
Not Available						
2022	0.0	0.0	0	0.0	0	0.0
2023	0.0	--	0	0.0	0	0.0
Totals						
2022	100.0	100.0	30	100.0	8,322	100.0
2023	100.0	--	23	100.0	7,219	100.0

Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

### **Borrower Profile**

The distribution of borrowers reflects adequate penetration among individuals of different income levels and businesses of different sizes in the Harrisburg-York, PA CSA assessment area. The bank's excellent performance in small business lending supports this conclusion. Examiners focused on the percentage by number of small business loans to businesses with GARs of \$1.0 million or less.

### **Home Mortgage Loans**

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is adequate. Examiners compared the bank's home mortgage lending to demographic and aggregate lending data.

As shown in the following table, the distribution of home mortgage loans to low-income borrowers is below aggregate and demographic data in 2022 and 2023. Although the bank's level of lending activity is well below the demographic data, a low-income family in the assessment area, with an income less than \$51,530, would likely not qualify for a mortgage under conventional underwriting standards, especially considering a median housing value of \$184,711. While the bank's lending to

moderate-income borrowers fell below aggregate lending data in both 2022 and 2023, the bank significantly increased lending in 2023. Additionally, examiners consider the impact of rising rates throughout the review period, specifically on low- and moderate-income borrowers.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Harrisburg-York, PA CSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	18.6	10.1	20	6.8	2,004	1.8
2023	18.6	9.7	18	7.5	2,025	3.6
Moderate						
2022	18.8	22.1	29	9.8	3,192	2.9
2023	18.8	22.7	38	15.9	6,663	11.8
Middle						
2022	23.3	23.2	42	14.2	7,662	7.0
2023	23.3	23.2	55	23.0	11,003	19.5
Upper						
2022	39.2	30.4	166	56.1	44,952	41.3
2023	39.2	30.1	96	40.2	24,557	43.6
Not Available						
2022	0.0	14.1	39	13.2	51,042	46.9
2023	0.0	14.3	32	13.4	12,093	21.5
Totals						
2022	100.0	100.0	296	100.0	108,852	100.0
2023	100.0	100.0	239	100.0	56,340	100.0
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The distribution of small business loans reflects excellent penetration of loans to businesses with GARs less than or equal to \$1.0 million. Examiners compared the bank's small business lending to demographic and aggregate lending data.

As shown in the following table, the bank's performance of lending to businesses with GARs less than or equal to \$1.0 million significantly exceeds aggregate lending data in 2022. In addition to exceeding aggregate performance in 2022 by 24.9 percentage points, the bank further increased its lending to businesses with GARs less than or equal to \$1.0 million by another 5.9 percentage points in 2023.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Harrisburg-York, PA CSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2022	87.9	51.8	23	76.7	5,976	71.8
2023	88.4	--	19	82.6	5,089	70.5
>\$1,000,000						
2022	3.3	--	5	16.7	2,208	26.5
2023	3.1	--	4	17.4	2,130	29.5
Revenue Not Available						
2022	8.8	--	2	6.7	138	1.7
2023	8.5	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2022</b>	<b>100.0</b>	<b>100.0</b>	<b>30</b>	<b>100.0</b>	<b>8,322</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>--</b>	<b>23</b>	<b>100.0</b>	<b>7,219</b>	<b>100.0</b>
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Innovative or Flexible Lending Practices**

S&T Bank uses innovative and flexible lending practices to address the credit needs of low- and moderate-income individuals and geographies throughout the assessment area.

### **Community Development Loans**

S&T Bank made an adequate level of community development loans in the Harrisburg-York, PA CSA assessment area. The bank originated 8 loans totaling approximately \$16.0 million, similar to the previous CRA evaluation where the bank originated 11 community development loans totaling \$11.0 million within the Harrisburg-York, PA CSA assessment area. The following table illustrates the community development lending activity in the Harrisburg-York, PA CSA assessment area by activity year and community development purpose.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
6/28/2021 – 12/31/2021	0	0	0	0	0	0	0	0	0	0
2022	2	1,036	0	0	0	0	1	1,050	3	2,086
2023	1	353	4	13,530	0	0	0	0	5	13,883
YTD 2024	0	0	0	0	0	0	0	0	0	0
Total	3	1,389	4	13530	0	0	1	1,050	8	15,969
Source: Bank Data										

Summarized below are notable examples of the bank's qualified community development loans.

- In 2023, the bank originated a \$1 million loan to purchase a multi-use building in a moderate-income tract in Hanover, PA. A medical services building makes up a majority of the occupancy of the building, which provides essential community services to low- and moderate-income individuals.

## INVESTMENT TEST

S&T Bank demonstrated good performance under the Investment Test. The Investment and Grant Activity and Responsiveness to Credit and Community Development Needs criteria performance supports this conclusion.

### Investment and Grant Activity

S&T Bank has a significant level of qualified community development investments and donations in the Harrisburg-York, PA CSA assessment area. Qualified investments and donations totaled \$10.3 million, including two prior period investments totaling \$665,000, 26 new investments totaling \$9.6 million, and 24 donations totaling \$47,000 within the Harrisburg-York, PA CSA assessment area. This is a significant increase in community development investments and donations from the previous CRA evaluation where the bank had qualified investments and donations totaling \$1.2 million. The following table illustrates the bank's qualified investments and donations by activity year and community development purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	2	665	0	0	0	0	0	0	2	665
6/28/2021-12/31/2021	0	0	0	0	0	0	0	0	0	0
2022	1	9,439	0	0	1	100	2	10	4	9,549
2023	0	0	0	0	0	0	2	10	2	10
YTD 2024	0	0	18	47	0	0	2	15	20	62
<b>Subtotal</b>	<b>3</b>	<b>10,104</b>	<b>18</b>	<b>47</b>	<b>1</b>	<b>100</b>	<b>6</b>	<b>35</b>	<b>28</b>	<b>10,286</b>
Qualified Grants & Donations	2	1	22	46	0	0	0	0	24	47
<b>Total</b>	<b>5</b>	<b>10,106</b>	<b>40</b>	<b>93</b>	<b>1</b>	<b>100</b>	<b>6</b>	<b>35</b>	<b>52</b>	<b>10,334</b>
<i>Source: Bank Data</i>										

The following are notable examples of the bank's qualified investment activities for the assessment area:

- In 2022, S&T Bank made a capital contribution of \$9.4 million in a Low-Income Housing Tax Credit qualified project to construct affordable senior living withing Lemoyne PA (Cumberland County). This project would add 40 new units available only to senior

residents who qualify as low- or moderate-income.

- During the review period, S&T Bank made one economic development investment to Return Logic falling within a KIZ area, qualifying for tax credits that incentivize investment into designated areas prescribed by the PA Department of Community and Economic Development. A majority of KIZ sites target low- and moderate-income areas, with a focus on expanding and retaining jobs in those areas, while increasing investments to expand opportunities to small-businesses advancing technology, science, information, or other specific industries. Since the inception of KIZ, the program boasts adding 11,600 new jobs in KIZ areas across the Commonwealth and partnered with 91 institutions of higher education to channel local employment opportunities for those areas. The program combines job creation, industry expansion, and small-business support with higher education opportunities and increased earnings.

### **Responsiveness to Credit and Community Development Needs**

S&T Bank exhibits good responsiveness to credit and community development needs. Management continues to make significant investments in the Pennsylvania Department of Community and Economic Development's NAP and in the EITC Program that spurs economic activity and provides community services targeted to low- and moderate-income individuals.

### **Community Development Initiatives**

The bank occasionally uses innovative and/or complex investments to support community development initiatives. S&T Bank's investments primarily include tax credits and mortgage-backed securities that are not considered innovative or complex.

## **SERVICE TEST**

S&T Bank demonstrated good performance under the Service Test. The Accessibility of Delivery Systems, Changes in Branch Locations, and Community Development Services criteria performance supports this conclusion.

### **Accessibility of Delivery Systems**

The bank's delivery systems are accessible to essentially all portions of the assessment area. S&T Bank serves the Harrisburg-York, PA CSA assessment area with four full-service branches. Alternative banking services such as telephone banking, online banking, mobile banking and applications, and digital payments are available to increase accessibility of retail banking services. The following table details the bank's branch distribution within the Harrisburg-York, PA CSA assessment area.

Tract Income Level	Census Tracts		Population		Branches		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%
Low	22	9.6	65,912	6.6	0	0.0	0	0.0	0	0.0
Moderate	33	14.3	124,118	12.4	1	25.0	0	0.0	0	0.0
Middle	123	53.5	557,853	55.7	1	25.0	0	0.0	0	0.0
Upper	50	21.7	248,694	24.8	2	50.0	0	0.0	0	0.0
NA	2	0.9	5,731	0.6	0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>81</b>	<b>100.0</b>	<b>283,504</b>	<b>100.0</b>	<b>4</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>
<i>Source: 2020 U.S. Census &amp; Bank Data. Due to rounding, totals may not equal 100.0%</i>										

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low-and moderate-income geographies and/or to low- and moderate-income individuals.

No branches were closed, opened or relocated within the Harrisburg-York, PA CSA assessment area during the review period.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and low- and moderate-income individuals. Branch hours are generally consistent at each location with hours from 9:00 A.M. to 4:00 P.M. and extended hours on Thursday and/or Friday. S&T Bank offers Saturday hours at 2 of its 4 branches. The bank offers drive-up services at all branches within the Harrisburg-York, PA CSA assessment area. The bank operates one moderate-income branch location which offers ATM and drive-up service. The moderate-income branch location does not offer Saturday hours.

### **Community Development Services**

The bank provided an adequate level of community development services in the Harrisburg-York, PA CSA assessment area during the evaluation period. The bank provided 15 instances of financial expertise, technical assistance, and financial education to 2 community development-related organizations and low- and moderate-income individuals. Community development service hours within the Harrisburg-York, PA CSA assessment area totaled 91. The following table illustrates the bank's community development service hours by year and community development purpose.

<b>Community Development Service Hours</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
6/28/21 – 12/31/2021	0	0	0	0	<b>0</b>
2022	0	18	0	0	<b>18</b>
2023	0	60	0	0	<b>60</b>
YTD 2024	1	12	0	0	<b>13</b>
<b>Total</b>	<b>1</b>	<b>90</b>	<b>0</b>	<b>0</b>	<b>91</b>
<i>Source: Bank Data</i>					

A notable examples of the bank’s qualified community development services included an instance for the Housing Authority of the County of Dauphin. In conjunction with the local housing authority, a bank employee provided a home-buyer education session to low- and moderate-income individuals. The organization aims to assist families and individuals in finding safe and affordable housing. As the organization offers housing programs and community resources, they maintain a longstanding commitment to serving those who need a fresh start by providing access to educational materials. This service promotes access to affordable housing for low- and moderate-income families.



## **PHILADELPHIA-CHESTER, PA MSA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION’S OPERATIONS IN PHILADELPHIA-CHESTER, PA CSA**

#### **Economic and Demographic Data**

This assessment area includes Chester, Delaware, and Philadelphia Counties in their entirety which comprises a portion of the Philadelphia-Camden-Wilmington, PA-NJ-DE-MD CSA #428, specifically the entirety of the Philadelphia, PA MSA #37964 and a portion of the Montgomery County-Bucks County-Chester County, PA MSA #33874. There have been no changes to this assessment area since the previous CRA evaluation.

The Philadelphia-Chester, PA CSA assessment area include 684 census tracts. The demographics of these tracts include:

- 58 low-income tracts;
- 161 moderate-income tracts;
- 169 middle-income tracts;
- 260 upper-income tracts; and
- 36 tracts with no income designation

The following table illustrates select demographic characteristics of the Philadelphia-Chester, PA CSA assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Philadelphia-Chester, PA CSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	684	8.5	23.5	24.7	38.0	5.3
Population by Geography	2,715,040	8.8	24.8	27.1	37.7	1.7
Housing Units by Geography	1,115,582	9.0	24.9	27.0	37.8	1.3
Owner-Occupied Units by Geography	612,410	6.2	20.5	29.0	43.4	0.8
Occupied Rental Units by Geography	403,262	11.9	29.4	25.5	31.5	1.7
Vacant Units by Geography	99,910	14.4	34.1	20.9	28.2	2.4
Businesses by Geography	405,068	6.6	21.2	24.3	45.7	2.2
Farms by Geography	5,679	3.6	15.5	32.1	47.8	1.0
Family Distribution by Income Level	608,558	23.6	16.0	17.3	43.1	0.0
Household Distribution by Income Level	1,015,672	26.1	14.7	15.6	43.6	0.0
Median Family Income MSA - 33874 Montgomery County-Bucks County- Chester County, PA		\$117,345	Median Housing Value			\$250,938
Median Family Income MSA - 37964 Philadelphia, PA		\$68,458	Median Gross Rent			\$1,162
			Families Below Poverty Level			12.5%
Source: 2020 U.S. Census and 2023 D&B Data. Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 1,115,582 housing units. Of these, 54.9 percent are owner-occupied, 36.1 percent are occupied rental units, and 9.0 percent are vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units.

Examiners used the 2022 and 2023 FFIEC-updated MFI to analyze home mortgages under the Borrower Profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
<b>Montgomery County-Bucks County-Chester County, PA Median Family Income (33874)</b>				
2022 (\$131,400)	<\$65,700	\$65,700 to <\$105,120	\$105,120 to <\$157,680	≥\$157,680
2023 (\$142,100)	<\$71,050	\$71,050 to <\$113,680	\$113,680 to <\$170,520	≥\$170,520
<b>Philadelphia, PA Median Family Income (37964)</b>				
2022 (\$75,000)	<\$37,500	\$37,500 to <\$60,000	\$60,000 to <\$90,000	≥\$90,000
2023 (\$83,100)	<\$41,550	\$41,550 to <\$66,480	\$66,480 to <\$99,720	≥\$99,720
Source: FFIEC				

According to 2023 D&B data, there were 377,581 businesses. GARs for these businesses are below.

- 93.2 percent have GARs of \$1.0 million or less.
- 2.2 percent have GARs of more than \$1.0 million.
- 4.6 percent have unknown revenues.

Service industries represent the largest portion of businesses at 37.5 percent; followed by non-classifiable establishments (23.8 percent); finance, insurance, and real estate (11.9 percent); and retail trade (10.6 percent). In addition, 64.7 percent of area businesses have four or fewer employees, and 95.0 percent operate from a single location.

As shown below, data obtained from the U.S. Bureau of Labor Statistics indicates that unemployment decreased during the review period. Average unemployment in Chester and Delaware Counties for 2023 fell below statewide and national unemployment rates while Philadelphia Count remained above both statewide and national unemployment rates.

Unemployment Rates			
Area	2021	2022	2023
	%	%	%
Chester County	3.9	3.0	2.6
Delaware County	5.8	3.9	3.2
Philadelphia County	8.3	5.0	4.2
State	5.9	4.1	3.4
National Average	5.3	3.6	3.6
Source: Bureau of Labor Statistics			

### **Competition**

The assessment area is competitive in the market for financial services. According to the FDIC Deposit Market Share data as of June 30, 2024, there were 53 financial institutions operating 510 branches within the assessment area. Of these institutions, S&T Bank ranked 14<sup>th</sup> with a 0.8 percent market share.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2023, 750 lenders reported a total of 120,266 residential mortgage loans originated or purchased. S&T Bank ranked 59<sup>th</sup> out of this group of lenders with a market share of 0.3 percent. The three most prominent home mortgage lenders accounted for 15.6 percent of total market share.

There is a high level of competition for small business loans. In 2023, 168 lenders reported a total of 63,737 small business loans originated or purchased. S&T Bank ranked 62<sup>nd</sup> out of this group of lenders with a market share of 0.1 percent. The three most prominent small business lenders accounted for 47.3 percent of total market share.

### **Community Contact(s)**

Examiners reviewed a community contact recently completed with a nonprofit organization that serves the Philadelphia MSA. The contact noted there is a need for lending activity in underserved areas of Philadelphia. The contact also noted there is a need for the education of small business owners, specifically in guiding applicants through the SBA loan application process and assisting with writing business plans.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and demographic data, the Philadelphia-Chester, PA CSA assessment area has specific credit and community development needs. Specifically, needs include small business lending and financial education targeted to small business owners on the acquisition of funds through various SBA lending programs.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN PHILADELPHIA-CHESTER, PA CSA**

### **LENDING TEST**

S&T Bank demonstrated good performance under the Lending Test. The Borrower Profile and Product Innovation criteria support this conclusion.

### **Lending Activity**

The bank's lending reflects adequate responsiveness to the Philadelphia-Chester, PA CSA assessment area credit needs. During the review period, the bank originated 1,338 home mortgage, and small business loans totaling approximately \$390.1 million inside the Philadelphia-Chester, PA CSA assessment area. This total includes 1,082 home mortgage loans totaling approximately \$338.4 million and 256 small business loans totaling approximately \$51.7 million. The bank's small business lending significantly decreased due to the end of PPP lending which drove 2021 and prior year performance.

### **Geographic Distribution**

The geographic distribution of loans reflects adequate penetration throughout the Philadelphia-Chester, PA CSA assessment area. The bank's adequate performance of home mortgage and small business lending supports this conclusion. Examiners focused on the percentage by number of loans in the low- and moderate-income census tracts.

### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects adequate penetration throughout the Philadelphia-Chester, PA CSA assessment area. The bank's adequate performance of home mortgage lending supports this conclusion. Examiners compared the bank's home mortgage lending to demographic and aggregate lending data.

As shown in the following table, the geographic distribution of home mortgage loans in low-income census tracts exceeded aggregate lending data in 2023. In 2023, home mortgage loans in moderate-income tracts exceeded demographic data, while it trailed aggregate lending data slightly. Home

mortgage lending as a percentage by number increased year over year in both low- and moderate-income census tracts.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Philadelphia-Chester, PA CSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	6.2	5.0	19	4.4	14,394	10.3
2023	6.2	5.5	14	5.7	3,764	5.7
Moderate						
2022	20.5	19.7	72	16.7	15,750	11.3
2023	20.5	21.6	51	20.8	11,217	17.0
Middle						
2022	29.0	28.4	142	32.9	35,018	25.1
2023	29.0	28.1	83	33.9	21,901	33.2
Upper						
2022	43.4	46.0	197	45.6	73,598	52.8
2023	43.4	43.9	94	38.4	28,642	43.4
Not Available						
2022	0.8	0.9	2	0.5	634	0.5
2023	0.8	0.8	3	1.2	511	0.8
Totals						
2022	100.0	100.0	432	100.0	139,395	100.0
2023	100.0	100.0	245	100.0	66,035	100.0
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The geographic distribution of small business loans reflects adequate penetration throughout the Philadelphia-Chester, PA CSA assessment area. Examiners compared the bank's small business lending to demographic and aggregate lending data.

As shown in the following table, the bank did not originate any small business loans in low-income census tracts in 2022 and originated one loan in low-income census tracts in 2023. The limited levels of lending in these areas during the review period and the level of competition in the assessment area accounts for this performance. In 2023, the bank matched the demographic data in moderate-income census tracts following an increase in lending from 2022.

Geographic Distribution of Small Business Loans						
Assessment Area: Philadelphia-Chester, PA CSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	6.5	5.4	0	0.0	0	0.0
2023	6.6	--	1	3.0	162	1.5
Moderate						
2022	21.0	19.2	5	17.2	2,680	24.9
2023	21.2	--	7	21.2	2,365	21.9
Middle						
2022	24.4	25.7	9	31.0	2,170	20.2
2023	24.3	--	8	24.2	2,243	20.8
Upper						
2022	45.9	47.6	15	51.7	5,892	54.8
2023	45.7	--	16	48.5	5,784	53.5
Not Available						
2022	2.2	2.1	0	0.0	0	0.0
2023	2.2	--	1	3.0	255	2.4
<b>Totals</b>						
<b>2022</b>	<b>100.0</b>	<b>100.0</b>	<b>29</b>	<b>100.0</b>	<b>10,742</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>--</b>	<b>33</b>	<b>100.0</b>	<b>10,809</b>	<b>100.0</b>
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Borrower Profile**

The distribution of borrowers reflects excellent penetration among individuals of different income levels and businesses of different sizes in the Philadelphia-Chester, PA CSA assessment area. The bank's excellent performance of home mortgage lending supports this conclusion. Examiners focused on the percentage by number of home mortgage loans to low- and moderate-income borrowers. Examiners also focused on the percentage by number of small business loans to businesses with GARs of \$1.0 million or less.

### **Home Mortgage Loans**

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is excellent. Examiners compared the bank's home mortgage lending to demographic and aggregate lending data.

As shown in the following table, the distribution of home mortgage loans to low-income borrowers exceeded aggregate lending in 2022. In 2023, the bank's level of lending further increased and exceeded aggregate lending by 9.8 percentage points. Additionally, the bank's level of lending to moderate-income borrowers exceeded demographic and aggregate lending data in 2022. Although

the bank's level of lending activity is below demographic and aggregate lending data in 2023, a low-income family in the assessment area, with income less than \$71,050, would likely not qualify for a mortgage under conventional underwriting standards considering the median housing value of \$250,938.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Philadelphia-Chester, PA CSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	23.6	7.0	45	10.4	5,549	4.0
2023	23.6	6.9	41	16.7	4,826	7.3
Moderate						
2022	16.0	15.8	71	16.4	12,605	9.0
2023	16.0	16.2	36	14.7	6,018	9.1
Middle						
2022	17.3	20.5	54	12.5	11,196	8.0
2023	17.3	20.8	45	18.4	9,068	13.7
Upper						
2022	43.1	40.0	179	41.4	66,046	47.4
2023	43.1	37.3	93	38.0	32,450	49.1
Not Available						
2022	0.0	16.8	83	19.2	43,998	31.6
2023	0.0	18.9	30	12.2	13,673	20.7
Totals						
2022	100.0	100.0	432	100.0	139,395	100.0
2023	100.0	100.0	245	100.0	66,035	100.0
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The distribution of small business loans reflects good penetration of loans to businesses with GARs less than or equal to \$1.0 million. Examiner compared the bank's small business lending to demographic and aggregate lending data.

As shown in the following table, the bank's performance of lending to businesses with GARs less than or equal to \$1.0 million is above aggregate lending data in 2022. The bank's level of lending activity to businesses with GARs of less than or equal to \$1.0 million further increased 4.6 percentage points in 2023.

Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Philadelphia-Chester, PA CSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2022	92.9	51.2	18	62.1	4,112	38.3
2023	93.2	--	22	66.7	6,383	59.1
>\$1,000,000						
2022	2.3	--	11	37.9	6,630	61.7
2023	2.2	--	11	33.3	4,426	40.9
Revenue Not Available						
2022	4.8	--	0	0.0	0	0.0
2023	4.6	--	0	0.0	0	0.0
Totals						
2022	100.0	100.0	29	100.0	10,742	100.0
2023	100.0	--	33	100.0	10,809	100.0
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Innovative or Flexible Lending Practices**

S&T Bank uses innovative and flexible lending practices to address the credit needs of low- and moderate-income individuals and geographies throughout the assessment area.

### **Community Development Loans**

S&T Bank has made an adequate level of community development loans in the Philadelphia-Chester, PA CSA assessment area. The bank originated six loans totaling \$18.9 million, similar to the previous CRA evaluation where the bank originated 6 community development loans totaling \$17.4 million within the Philadelphia-Chester, PA CSA assessment area. The following table illustrates the community development lending activity in the Philadelphia-Chester, PA CSA assessment area by activity year and community development purpose.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
6/28/2021 – 12/31/2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	0	0	0	0	1	10,420	1	10,420
2023	0	0	0	0	0	0	4	6,682	4	6,682
YTD 2024	1	1,800	0	0	0	0	0	0	1	1,800
<b>Total</b>	<b>1</b>	<b>1,800</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>17,102</b>	<b>6</b>	<b>18,902</b>
Source: Bank Data										



Summarized below are notable examples of the bank’s qualified community development loans:

- In 2024, S&T Bank refinanced a property with a \$1.8 million loan for 36 affordable housing units in a moderate-income tract in Kennett Square, PA. This loan contributes to the availability of affordable housing.
- In 2022, the bank originated a \$10.4 million loan to renovate a former, closed high school and surrounding buildings to create 101 affordable housing units and one retail space in a low-income neighborhood in Philadelphia.

## INVESTMENT TEST

S&T Bank demonstrated good performance under the Investment Test. The Investment and Grant Activity and Responsiveness to Credit and Community Development Needs criteria performance supports this conclusion.

### **Investment and Grant Activity**

S&T Bank has a significant level of qualified community development investments and donations in the Philadelphia-Chester, PA CSA assessment area. Qualified investments and donations total \$6.3 million including two prior period investments totaling \$486,000, 23 new investments totaling \$5.0 million, and 114 donations totaling \$797,000 during the review period. This level of qualified investments and donations is a significant increase from the previous CRA evaluation where investments and donations totaled \$2.3 million within the Philadelphia-Chester, PA CSA assessment area. The following table illustrates the bank’s qualified investments and donations by activity year and community development purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	2	486	0	0	0	0	0	0	2	486
06/28/2021-12/31/2021	0	0	0	0	0	0	0	0	0	0
2022	0	0	18	100	0	0	0	0	18	100
2023	1	4,795	0	0	1	79	0	0	2	4,874
01/01/2024-10/07/2024	0	0	0	0	0	0	3	25	3	25
<b>Subtotal</b>	<b>3</b>	<b>5,281</b>	<b>18</b>	<b>100</b>	<b>1</b>	<b>79</b>	<b>3</b>	<b>25</b>	<b>25</b>	<b>5,486</b>
Qualified Grants & Donations	15	9	87	764	10	22	2	2	114	797
<b>Total</b>	<b>18</b>	<b>5,291</b>	<b>105</b>	<b>864</b>	<b>11</b>	<b>101</b>	<b>5</b>	<b>27</b>	<b>139</b>	<b>6,283</b>
<i>Source: Bank Data</i>										

The following are notable examples of the bank’s qualified investment activities within the assessment area.

- S&T Bank maintained two outstanding prior-period investments of \$362,423 and \$123,825, respectively, in mortgage-backed securities since 2019. These securities primarily support financing affordable housing towards low- and moderate-income borrowers, census tracts, or both. Subsequently, in 2023, the bank made a new \$4.8 million investment in a mortgage-backed security supporting those borrowers and areas.
- During the review period, S&T Bank made 60 qualifying contributions totaling \$701,000 through the EITC Program. This program, offered by the Pennsylvania Department of Community and Economic Development, assists low- and moderate-income youth with the cost of attending the school of their choice. The bank specifically targeted scholarship foundations that provide tuition assistance for low- and moderate-income individuals and to schools or organizations that primarily serve low- and moderate-income individuals located throughout its Philadelphia-Chester, PA CSA assessment area. These donations provide community services targeted to low- and moderate-income individuals.
- Through 2024, S&T Bank invested in three area businesses totaling \$25,000, qualifying for the PA Department of Community and Economic Development NAP tax credit. These NAP investments encourage financial institutions to invest in projects to improve distressed areas. An area benefactor included Family Promise of Southern Chester County. Family Promise serves area families experiencing homelessness or on the verge of becoming homeless. The program offers emergency resources to cover rent payment gaps, temporary rent-free housing, and ongoing support via transportation, education, or connections with employment opportunities. These programs directly stabilize low- and moderate-income areas and families through crises intervention and ongoing employment.
- Throughout the review period, the bank made 8 donations totaling \$10,167 to the Chester County Economic Development Council (CCEDC). The CCEDC is a non-governmental entity that supports businesses within Chester County through financing, location services, workforce development, and entrepreneurship. The organization works in partnership with industry, the SBA, and affiliates to grow area businesses in support of the local economies. These donations provide economic development opportunities in low- and moderate-income areas.

### **Responsiveness to Credit and Community Development Needs**

S&T Bank exhibits good responsiveness to credit and community economic development needs. Management continues to make significant investments in the Pennsylvania Department of Community and Economic Development's NAP, in KIZ Tax Credits, and in the EITC Program that spurs economic activity and provides community services targeted to low- and moderate-income individuals.

### **Community Development Initiatives**

The bank occasionally uses innovative and/or complex investments to support community development initiatives. S&T Bank's investments primarily include tax credits and mortgage-backed securities that are not considered innovative or complex.

## SERVICE TEST

S&T Bank demonstrated adequate performance under the Service Test. The Community Development Services criterion supports this conclusion.

### Accessibility of Delivery Systems

The bank's delivery systems are accessible to essentially all portions of the assessment area. S&T Bank serves the Philadelphia-Chester, PA CSA assessment area with 14 full-service branches. Alternative banking services such as telephone banking, online banking, mobile banking and applications, and digital payments are available to increase accessibility of retail banking services. The following table details the bank's branch distribution within the Philadelphia-Chester, PA CSA assessment area.

Tract Income Level	Census Tracts		Population		Branches		Open Branches		Closed Branches	
	#	%	#	%	#	%	#	%	#	%
Low	58	8.5	238,491	8.8	0	0.0	0	0.0	0	0.0
Moderate	161	23.5	672,133	24.8	4	28.6	0	0.0	0	0.0
Middle	169	24.7	735,607	27.1	4	28.6	0	0.0	0	0.0
Upper	260	38.0	1,022,572	37.7	6	42.9	0	0.0	0	0.0
NA	36	5.3	46,237	1.7	0	0.0	0	0.0	0	0.0
<b>Totals</b>	<b>684</b>	<b>100.0</b>	<b>2,715,040</b>	<b>100.0</b>	<b>14</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>

*Source: 2020 U.S. Census & Bank Data. Due to rounding, totals may not equal 100.0%*

### Changes in Branch Locations

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low-and moderate-income geographies and/or to low- and moderate-income individuals.

No branches were closed, opened or relocated within the Philadelphia-Chester, PA CSA assessment area during the review period.

### Reasonableness of Business Hours and Services

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and low- and moderate-income individuals. Branch hours are generally consistent at each location with hours from 9:00 A.M. to 4:00 P.M. and extended hours on Thursday and/or Friday. S&T Bank offers Saturday hours at 7 of its 14 branches. The bank offers drive-up services at 11 branches within the Philadelphia-Chester, PA CSA assessment area. The bank operates four moderate-income branch locations; four offer ATM, three offer Saturday hours, and three offer drive-up services.

### Community Development Services

The bank provided an adequate amount of community development services in the Philadelphia-Chester, PA CSA assessment area during the evaluation period. The bank provided 76 instances of

financial expertise, technical assistance, and financial education to 19 community development-related organizations and low- and moderate-income individuals. Community development service hours within the Philadelphia-Chester, PA CSA assessment area totaled 256. The following table illustrates the bank's community development service hours by year and community development purpose.

<b>Community Development Service Hours</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
6/28/21 – 12/31/2021	0	0	0	0	<b>0</b>
2022	0	83	0	0	<b>83</b>
2023	0	111	0	0	<b>111</b>
YTD 2024	2	60	0	0	<b>62</b>
<b>Total</b>	<b>2</b>	<b>254</b>	<b>0</b>	<b>0</b>	<b>256</b>
<i>Source: Bank Data</i>					

Summarized below are notable examples of the bank's qualified community development services:

- Oxford SILO – Two bank employees provided financial education with a community service organization to at-risk populations within the assessment area. The organization provides a variety of community intervention programs including monthly communal meals, community and backyard gardening, relationship building, food deliveries, and emergency assistance with rent and utilities. The goal of these programs is to ensure no one in the community experiences food or housing insecurity. This organization targets low- and moderate-income individuals and families.
- Chester County Futures – A bank employee served as a planning committee member and assisted in fundraising efforts for the organization. The non-profit focuses on providing comprehensive academic support, mentoring, and scholarship for disadvantaged youth to succeed in school, higher education, and life. Their programs helped over 336 low- and moderate-income students graduate high school.

## OTHER ASSESSMENT AREAS – Limited-Scope Review

### CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED- SCOPE ASSESSMENT AREAS

Assessment Area	Lending Test	Investment Test	Service Test
Altoona, PA MSA	Consistent	Below	Consistent
Lancaster, PA MSA	Consistent	Below	Consistent
Johnstown, PA MSA	Consistent	Below	Consistent

#### **Altoona, PA MSA**

The Altoona, PA MSA assessment area represents the bank’s presence in Blair County. The following table shows loan, investment, and service activity within the Altoona, PA MSA assessment area. Lending activity is from 2022 and 2023, while community development activity is from June 28, 2021, through October 7, 2024.

Activity	#	\$ (000s)
Home Mortgage Loans	108	21,554
Small Business Loans	55	10335
Small Farm Loans	0	0
Community Development Loans	1	184
Investments (New)	6	415
Investments (Prior Period)	2	34
Donations	3	15
Community Development Services	166	NA

#### **Lancaster, PA MSA**

The Lancaster, PA MSA assessment area represents the bank’s presence in Lancaster County. The following table shows loan, investment, and service activity within the Lancaster, PA MSA assessment area. Lending activity is from 2022 and 2023, while community development activity is from June 28, 2021, through October 7, 2024.

Activity	#	\$ (000s)
Home Mortgage Loans	269	70,993
Small Business Loans	49	14,890
Small Farm Loans	0	0
Community Development Loans	5	9,365
Investments (New)	15	328
Investments (Prior Period)	1	81
Donations	17	23
Community Development Services	144	NA

**Johnstown, PA MSA**

The Altoona, PA MSA assessment area represents the bank's presence in Cambria County. The following table shows loan, investment, and service activity within the Johnstown, PA MSA assessment area. Lending activity is from 2022 and 2023, while community development activity is from June 28, 2021, through October 7, 2024.

Activity	#	\$ (000s)
Home Mortgage Loans	226	19,760
Small Business Loans	65	6,443
Small Farm Loans	0	0
Community Development Loans	1	152
Investments (New)	11	224
Investments (Prior Period)	2	39
Donations	3	3
Community Development Services	112	NA

## Geographic Distribution and Borrower Profile

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Altoona MSA	66	9,114,123	18.6	3,178	1.5	0.0	1.0	15.5	12.1	15.3	61.3	42.4	59.4	21.7	45.5	24.3	0.0	0.0	0.0
Johnstown MSA	141	13,149,239	39.7	2,891	3.0	0.7	0.8	9.2	1.4	5.3	64.0	69.5	67.0	23.7	28.4	26.9	0.0	0.0	0.0
Lancaster MSA	148	35,674,075	41.7	15,955	1.5	2.0	2.0	11.3	6.8	13.0	72.5	68.9	69.3	14.7	22.3	15.7	0.0	0.0	0.0
Total	355	57,937,437	100.0	22,024	1.8	1.1	1.7	11.6	5.6	12.3	69.0	64.2	67.6	17.6	29.0	18.4	0.0	0.0	0.0
Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2023
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
Altoona MSA	42	12,440,372	16.9	2,173	1.5	0.0	1.1	15.5	9.5	17.0	61.3	45.2	59.0	21.7	45.2	23.0	0.0	0.0	0.0
Johnstown MSA	85	6,610,951	34.3	2,328	3.0	0.0	1.8	9.2	1.2	5.7	64.0	69.4	66.5	23.7	29.4	26.1	0.0	0.0	0.0
Lancaster MSA	121	35,318,939	48.8	10,858	1.5	0.8	2.6	11.3	14.1	13.5	72.5	61.2	68.7	14.7	24.0	15.1	0.0	0.0	0.0
Total	248	54,370,262	100.0	15,359	1.8	0.4	2.3	11.6	8.9	12.8	69.0	61.3	67.0	17.6	29.4	17.9	0.0	0.0	0.0
Source: 2020 U.S. Census; 01/01/2023 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Altoona MSA	30	6,764	32.6	1,722	1.9	0.0	0.8	21.1	30.0	18.7	58.5	63.3	61.3	18.5	6.7	19.2	0.0	0.0	0.0
Johnstown MSA	33	3,382	35.9	1,793	3.5	0.0	3.2	14.5	0.0	11.5	59.1	57.6	61.5	23.0	42.4	23.9	0.0	0.0	0.0
Lancaster MSA	29	9,170	31.5	12,170	3.7	3.4	2.6	11.3	10.3	10.4	69.3	62.1	71.9	15.7	24.1	15.2	0.0	0.0	0.0
Total	92	19,316	100.0	15,685	3.4	1.1	2.4	13.1	13.0	11.4	66.5	60.9	69.5	17.0	25.0	16.6	0.0	0.0	0.0
Source: 2023 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2023
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Altoona MSA	25	3,571	32.5	--	1.9	0.0	--	21.0	12.0	--	58.5	56.0	--	18.6	32.0	--	0.0	0.0	--
Johnstown MSA	32	3,061	41.6	--	3.4	0.0	--	14.4	0.0	--	59.0	53.1	--	23.2	46.9	--	0.0	0.0	--
Lancaster MSA	20	5,720	26.0	--	3.7	5.0	--	11.4	25.0	--	69.1	65.0	--	15.8	5.0	--	0.0	0.0	--
Total	77	12,352	100.0	--	3.4	1.3	--	13.1	10.4	--	66.4	57.1	--	17.1	31.2	--	0.0	0.0	--
Source: 2023 D&B Data; 01/01/2023 - 12/31/2023 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%																			



Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Altoona MSA	66	9,114,123	18.6	3,178	20.1	6.1	10.8	18.7	15.2	20.9	21.3	21.2	22.7	39.8	45.5	33.5	0.0	12.1	12.2
Johnstown MSA	141	13,149,239	39.7	2,891	19.6	8.5	12.0	18.6	12.8	20.1	22.1	24.1	22.0	39.7	36.2	33.0	0.0	18.4	12.9
Lancaster MSA	148	35,674,075	41.7	15,955	17.4	4.1	7.9	19.3	15.5	21.8	24.6	12.2	24.5	38.8	54.1	34.8	0.0	14.2	11.0
Total	355	57,937,437	100.0	22,024	18.2	6.2	8.8	19.1	14.4	21.5	23.6	18.6	23.9	39.1	45.4	34.4	0.0	15.5	11.4
Source: 2020 U.S. Census ; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2023
	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
Assessment Area:	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Altoona MSA	42	12,440,372	16.9	2,173	20.1	7.1	10.8	18.7	21.4	22.5	21.3	16.7	21.6	39.8	45.2	31.2	0.0	9.5	13.8
Johnstown MSA	85	6,610,951	34.3	2,328	19.6	16.5	12.2	18.6	30.6	23.2	22.1	14.1	20.8	39.7	27.1	28.1	0.0	11.8	15.8
Lancaster MSA	121	35,318,939	48.8	10,858	17.4	4.1	6.9	19.3	9.1	22.6	24.6	13.2	25.6	38.8	68.6	34.5	0.0	5.0	10.5
Total	248	54,370,262	100.0	15,359	18.2	8.9	8.2	19.1	18.5	22.6	23.6	14.1	24.3	39.1	50.4	33.1	0.0	8.1	11.7
Source: 2020 U.S. Census ; 01/01/2023 - 12/31/2023 Bank Data, 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Altoona MSA	30	6,764	32.6	1,722	85.3	53.3	55.9	4.4	33.3	10.3	13.3
Johnstown MSA	33	3,382	35.9	1,793	83.4	87.9	54.9	4.5	3.0	12.1	9.1
Lancaster MSA	29	9,170	31.5	12,170	89.8	75.9	55.0	3.7	6.9	6.5	17.2
<b>Total</b>	<b>92</b>	<b>19,316</b>	<b>100.0</b>	<b>15,685</b>	<b>88.3</b>	<b>72.8</b>	<b>55.1</b>	<b>3.9</b>	<b>14.1</b>	<b>7.8</b>	<b>13.0</b>
Source: 2022 D&B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%											

Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2023
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Altoona MSA	25	3,571	32.5	--	85.6	68.0	--	4.3	32.0	10.1	0.0
Johnstown MSA	32	3,061	41.6	--	83.8	84.4	--	4.3	15.6	11.9	0.0
Lancaster MSA	20	5,720	26.0	--	90.1	65.0	--	3.5	35.0	6.4	0.0
<b>Total</b>	<b>77</b>	<b>12,352</b>	<b>100.0</b>	<b>--</b>	<b>88.7</b>	<b>74.0</b>	<b>--</b>	<b>3.7</b>	<b>26.0</b>	<b>7.6</b>	<b>0.0</b>
Source: 2023 D&B Data; 01/01/2023 - 12/31/2023 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0%											

## OHIO

### CRA RATING FOR OHIO: SATISFACTORY

The Lending Test is rated: Low Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: Low Satisfactory

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN OHIO

S&T Bank designates two assessment areas in OH. Collectively, the CRA evaluation refers to the two assessment areas as the OH rated area. The bank operates three branches in OH. The OH rated area includes 7.8 percent of loans, 3.5 percent of deposits, and 4.2 percent of branches.

The OH rated area includes 504 census tracts. The demographics of these census tracts include:

- 79 low-income tracts;
- 118 moderate-income tracts;
- 164 middle-income tracts;
- 131 upper-income tracts; and
- 12 tracts with no income designation.

The following table illustrates select demographic characteristics of the OH rated area.

Demographic Information of the Ohio Rated Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	504	15.7	23.4	32.5	26.0	2.4
Population by Geography	2,026,026	11.5	21.5	35.4	29.5	2.0
Housing Units by Geography	875,078	12.2	22.6	35.9	27.9	1.4
Owner-Occupied Units by Geography	473,386	6.3	18.0	39.5	35.9	0.3
Occupied Rental Units by Geography	335,357	18.2	28.5	32.1	18.8	2.5
Vacant Units by Geography	66,335	24.1	26.4	28.9	16.8	3.8
Businesses by Geography	350,983	12.7	16.5	31.4	37.2	2.2
Farms by Geography	6,727	12.4	15.8	36.1	34.8	0.9
Family Distribution by Income Level	479,093	23.2	17.8	20.6	38.3	0.0
Household Distribution by Income Level	808,743	25.1	16.9	18.2	39.8	0.0
Median Family Income MSA - 10420 Akron, OH MSA		\$76,842	Median Housing Value			\$177,553
Median Family Income MSA - 18140 Columbus, OH MSA		\$84,088	Median Gross Rent			\$974
			Families Below Poverty Level			10.0%
Source: 2020 U.S. Census and 2023 D&B Data. Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 875,078 housing units. Of these 54.1 percent are owner-occupied, 38.3 percent are occupied rental units, and 7.6 percent are vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. There are no owner-occupied housing units in the census tracts without an income designation.

According to 2023 D&B data, there were 350,983 businesses. GARs for these businesses are below.

- 91.9 percent have GARs of \$1.0 million or less;
- 2.4 percent have GARs of more than \$1.0 million; and,
- 5.6 percent have unknown revenues.

The analysis of small business loans under the Borrower Profile criterion compares the distribution of businesses by GAR level. Service industries represent the largest portion of businesses at 33.7 percent; followed by non-classifiable establishments (29.2 percent); finance, insurance and real estate (10.9 percent) and retail trade (8.8 percent). In addition, 59.8 percent of area businesses have four or fewer employees, and 94.6 percent operate from a single location.

Data obtained from the U.S. Bureau of Labor Statistics indicates that the August 2024 seasonally adjusted National unemployment rate was 4.2 percent, while OH's statewide unemployment rate was 4.5 percent. Unemployment decreased throughout the review period, with a slight increase since August 2023.

**Competition**

The assessment area is competitive for financial services. According to the FDIC Deposit Market Share data as of June 20, 2024, there were 47 financial institutions operating 446 branches within the OH rated area. Of these, S&T Bank ranked 23<sup>rd</sup> with a 0.3 percent deposit market share.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2023, 604 lenders reported 46,470 residential mortgage loans originated or purchased. S&T Bank ranked 91<sup>st</sup> out of this group of lenders, with a market share of 0.2 percent. The three most prominent home mortgage lenders accounted for 18.9 percent of total market share.

There is a high level of competition for small business loans. In 2022, 161 lenders reported 45,485 small business loans originated or purchased. S&T Bank ranked 50<sup>th</sup> out of this group of lenders, with a market share of 0.1 percent. The three most prominent small business lenders accounted for 51.2 percent of total market share.

**Community Contacts**

Examiners reviewed a community contact recently completed with a nonprofit organization that serves the Columbus, OH MSA. The contact states there is very minimal affordable housing stock in the area. Furthermore, those units available for rent command excessively high rents above fair market values. The contact expresses an urgent need for the development of, or financing support for, additional quality affordable housing units.

**Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and demographic data, the Ohio rated area has specific credit and community development needs. Specifically, a strong demand for affordable housing exists throughout the Ohio rated area.

## **SCOPE OF EVALUATION – OHIO**

Within OH, examiners selected the Columbus, OH MSA assessment area for full scope review. Examiners completed a limited scope review of the Akron, OH MSA. Examiners determined that the bank's major product lines are home mortgage and small business loans. This conclusion considered the bank's business strategy, and the number and dollar volume of loans originated during the evaluation period. Bank records indicated that the lending focus and product mix remained consistent throughout the evaluation period.

The bank's record of originating home mortgage loans contributed more weight to overall conclusions due to the larger loan volume when compared to small business lending during the evaluation period. Also, no other loan types, such as small farm loans or consumer loans, represent a major product line. Therefore, they provided no material support for conclusions or ratings and are not presented.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN OHIO**

### **LENDING TEST**

The Lending Test performance in the OH rated area is "Low Satisfactory." The bank's performance is generally good and consistent for its Geographic Distribution criterion within the Columbus, OH MSA and Akron, OH MSA assessment areas. However, the bank's performance is generally poor and consistent for its Borrower Profile criterion throughout the OH rated area. The bank's performance for the Lending Activity criterion supports the overall rating.

#### **Lending Activity**

The bank's level of lending reflects adequate responsiveness to the OH rated area credit needs. During the review period, the bank originated 438 home mortgage and small business loans totaling approximately \$197.0 million inside the OH rated area. This total includes 262 home mortgage loans totaling approximately \$136.4 million and 176 small business loans totaling approximately \$60.6 million. The bank did not originate any small farm loans within the OH rated area. The bank's home mortgage and small business lending decreased throughout the review period.

#### **Geographic Distribution**

Geographic distribution of loans reflects good penetration throughout the OH rated area. The bank's good performance of home mortgage and small business lending within the Columbus, OH MSA assessment area primarily supports this conclusion, as this area received the most weight in the overall analysis. The bank's performance in the Akron, OH MSA is consistent with the overall rated area.

#### **Borrower Profile**

The distribution of borrowers reflects poor penetration among individuals of different income levels and businesses of different revenue sizes in the OH rated area. The bank's poor performance of home mortgage lending within the Columbus, OH MSA assessment area primarily supports this

conclusion, as this area received the most weight in the overall analysis. The bank's performance in the Akron, OH MSA is consistent with the overall rated area.

### **Innovative or Flexible Lending Practices**

S&T Bank uses innovative and flexible lending practices to address the credit needs of low- and moderate-income individuals and geographies throughout the assessment area.

### **Community Development Loans**

S&T Bank made a relatively high level of community development loans within the OH rated area. The bank's performance decreased from the previous evaluation by 18 loans and \$15.1 million, when the bank provided 37 loans and \$109.6 million in qualified activities. Although seven community development loans totaling \$33.7 million benefited the greater statewide or regional area, examiners considered these loans qualified community development loans as the bank has been responsive to other community development needs and opportunities in the OH rated area. The following table illustrates the bank's community development lending activity by assessment area and community development purpose. For details and examples of community development loans originated during the evaluation period, please refer to the individual assessment areas.

<b>Community Development Lending by Assessment Area</b>										
<b>Rated Area</b>	<b>Affordable Housing</b>		<b>Community Services</b>		<b>Economic Development</b>		<b>Revitalize or Stabilize</b>		<b>Totals</b>	
	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>	<b>#</b>	<b>\$(000s)</b>
Columbus, OH MSA	5	10,474	0	0	0	0	3	46,300	8	56,774
Akron, OH MSA	4	3,986	0	0	0	0	0	0	4	3,986
Statewide Activities	6	9,703	0	0	0	0	1	24,000	7	33,703
<b>Total</b>	<b>15</b>	<b>24,163</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>70,300</b>	<b>19</b>	<b>94,463</b>
<i>Source: Bank Data</i>										

Summarized below are notable examples of the bank's statewide qualified community development loans:

- In 2024, S&T Bank originated a \$24.0 million loan for the construction of an industrial cold-storage facility, located within a low-income census area. This project is part of a broader revitalization and stabilization partnership plan with local and state governments, which aims to increase employment opportunities and extend a commerce connection between metropolitan areas in Northeast Ohio.
- In 2024, S&T Bank originated a \$6.3 million loan for the purchase and renovation of a property in a moderate-income tract, for a 116-unit multifamily residential complex. All unit rents are below HUD fair market rent levels in 2024, providing a significant contribution of affordable housing units to the moderate-income area and low- to moderate-income individuals and families.

## INVESTMENT TEST

The Investment Test performance in the OH rated area is “Low Satisfactory.” The bank’s performance in the Akron, OH MSA assessment area is below the performance in the Columbus, OH MSA assessment area.

### **Investment and Grant Activity**

S&T Bank has an adequate level of qualified community development investments and donations in the OH rated area. S&T Bank made 28 qualified investments and donations totaling \$10.9 million. This is a decrease in the number of investments from the previous evaluation by 10, when the bank provided 38 qualified activities; however, the bank increased the total dollars invested by \$7.7 million compared to the previous evaluation, when the bank only provided \$3.2 million. The following table illustrates the bank’s qualified investment and donation activity by assessment area and community development purpose. Additional details by year and specific examples of qualified investments and donations are contained within the sections for the individual assessment areas.

Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Columbus, OH MSA	2	10,102	8	6	0	0	0	0	10	10,108
Akron, OH MSA	1	121	15	23	1	671	0	0	17	815
Statewide Activities	0	0	0	0	0	0	0	0	0	0
Regional Activities	0	0	1	2	0	0	0	0	1	2
<b>Total</b>	<b>3</b>	<b>10,223</b>	<b>24</b>	<b>31</b>	<b>1</b>	<b>671</b>	<b>0</b>	<b>0</b>	<b>28</b>	<b>10,925</b>
<i>Source: Bank Data</i>										

### **Responsiveness to Credit and Community Development Needs**

S&T Bank exhibits good responsiveness to credit and community economic development needs. The bank maintains three outstanding equity investments that benefit the OH rated area. The bank also makes qualified donations to community development organizations.

### **Community Development Initiatives**

The bank occasionally uses innovative and/or complex investments to support community development initiatives. S&T Bank’s equity investments include affordable housing tax credit programs as well as one economic development investment benefiting rural small businesses. All other qualified investments are donations.

## SERVICE TEST

The Service Test performance in the OH rated area is “Low Satisfactory.” The bank’s performance is consistent throughout the Columbus, OH MSA and Akron, OH MSA assessment areas.

### **Accessibility of Delivery Systems**

The bank’s delivery systems are accessible to essentially all portions of the assessment area. S&T Bank serves the OH rated area with three branches. Alternative banking services such as telephone



banking, online banking, mobile banking and applications, digital payments, and ATMs are available to increase accessibility of retail banking services. Additional details of the bank's branching and ATM distribution and alternative delivery systems are contained within the sections for the individual assessment areas.

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies and/or to low- and moderate-income individuals.

No branches were closed, opened or relocated within the Ohio rated area during the review period.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and low- and moderate-income individuals. Branch hours are generally consistent within the OH rated area; however, the bank offers extended hours on Friday evenings and Saturday and offers drive-up services at the Columbus, OH MSA assessment area branch.

### **Community Development Services**

The bank provides an adequate level of community development services in the OH rated area during the evaluation period. The bank provided 104 instances of financial expertise, technical assistance, and financial education to community development-related organizations and low- and moderate-income individuals. Community development service hours within the OH rated area totaled 181.

The following table illustrates the bank's community development service hours by OH rated area and community development purpose. Additional details of the bank's community development services are contained within the sections for the individual assessment areas.

<b>Community Development Service Hours by Assessment Area</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>	<b>#</b>
Columbus, OH MSA	0	0	38	0	<b>38</b>
Akron, OH MSA	0	96	0	0	<b>96</b>
Statewide Activities	17	13	0	18	<b>48</b>
<b>Total</b>	<b>17</b>	<b>109</b>	<b>38</b>	<b>18</b>	<b>181</b>
<i>Source: Bank Data</i>					

## COLUMBUS, OH MSA – Full-Scope Review

### DESCRIPTION OF INSTITUTION’S OPERATIONS IN COLUMBUS, OH MSA

#### **Economic and Demographic Data**

This assessment area includes the Franklin County in its entirety, which is a portion of the Columbus, OH MSA #18140. There have been no changes to this assessment area since the previous CRA evaluation.

The Columbus, OH MSA assessment area includes 328 census tracts. The demographics of these census tracts include:

- 57 low-income tracts;
- 79 moderate-income tracts;
- 98 middle-income tracts;
- 86 upper-income tracts; and
- 8 tracts with no income designation.

The following table illustrates select demographic characteristics of the Columbus, OH MSA assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Columbus, OH MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	328	17.4	24.1	29.9	26.2	2.4
Population by Geography	1,323,807	13.2	22.6	33.4	28.9	2.0
Housing Units by Geography	559,478	13.8	23.0	33.7	28.1	1.4
Owner-Occupied Units by Geography	278,490	7.1	18.4	37.2	36.9	0.4
Occupied Rental Units by Geography	240,747	19.0	28.0	31.2	19.7	2.1
Vacant Units by Geography	40,241	29.5	25.1	23.9	17.8	3.7
Businesses by Geography	241,019	10.6	17.7	31.1	38.8	1.7
Farms by Geography	3,876	9.2	18.8	33.1	38.0	1.0
Family Distribution by Income Level	301,991	24.7	17.9	20.3	37.1	0.0
Household Distribution by Income Level	519,237	25.4	17.4	18.6	38.6	0.0
Median Family Income MSA - 18140 Columbus, OH MSA		\$84,088	Median Housing Value			\$191,533
Families Below Poverty Level		10.8%	Median Gross Rent			\$1,016
Source: 2020 U.S. Census and 2023 D&B Data. Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

There are 559,478 housing units. Of these 49.8 percent are owner-occupied, 43.0 percent are occupied rental units, and 7.2 percent are vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units.

Examiners used the 2022 and 2023 FFIEC-updated MFI to analyze home mortgage loans under the Borrower Profile criterion. The following table presents the low-, moderate-, middle-, and upper-income categories.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
Columbus, OH MSA Median Family Income (18140)				
2022 (\$95,600)	<\$47,800	\$47,800 to <\$76,480	\$76,480 to <\$114,720	≥\$114,720
2023 (\$100,900)	<\$50,450	\$50,450 to <\$80,720	\$80,720 to <\$121,080	≥\$121,080
Source: FFIEC				

According to 2023 D&B data, there were 222,113 businesses. GARs for these businesses are below.

- 92.1 percent have GARs of \$1.0 million or less.
- 2.2 percent have GARs of more than \$1.0 million.
- 5.7 percent have unknown revenues.

Service industries represent the largest portion of businesses at 33.6 percent; followed by non-classifiable establishments (29.7 percent); finance, insurance, and real estate (11.2 percent); and retail trade (8.6 percent). In addition, 59.7 percent of area businesses have four or fewer employees, and 94.7 percent operate from a single location.

Data obtained from the U. S. Bureau of Labor and Statistics indicates that unemployment increased during the review period. 2023 average unemployment in Franklin County was 3.1 percent, which was below the statewide unemployment rate of 3.5 percent.

### **Competition**

The assessment area is competitive for financial services. According to FDIC Deposit Market Share data as of June 30, 2024, there were 54 financial institutions operating 480 branches within the assessment area. Of these institutions, S&T Bank ranked 34<sup>th</sup> with a 0.1 percent deposit market share.

There is a high level of competition for home mortgage loans among banks, credit unions, and non-depository mortgage lenders. In 2023, 511 lenders reported a total of 29,449 residential mortgage loans originated or purchased. S&T Bank ranked 89<sup>th</sup> with a market share of 0.2 percent. The three most prominent home mortgage lenders accounted for 16.4 percent of total market share.

There is a moderately high level of competition for small business loans. In 2022, 146 lenders reported a total of 30,506 small business loans originated or purchased. S&T Bank ranked 58<sup>th</sup> out

of this group of lenders, with a market share of 0.1 percent. The three most prominent small business lenders accounted for 53.7 percent of total market share.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN COLUMBUS, OH MSA**

### **LENDING TEST**

S&T Bank demonstrated adequate performance under the Lending Test. The bank's performance under the Lending Activity criterion supports this conclusion.

#### **Lending Activity**

The bank's lending levels reflect adequate responsiveness to the Columbus, OH MSA assessment area credit needs. During the review period, the bank originated 187 home mortgage and small business loans totaling approximately \$131.9 million inside the Columbus, OH MSA assessment area. This total includes 95 home mortgage loans totaling approximately \$95.6 million and 92 small business loans totaling approximately \$36.2 million. The bank did not originate any small farm loans within the Columbus, OH MSA assessment area. The bank increased home mortgage lending throughout the review period.

#### **Geographic Distribution**

The geographic distribution of loans reflects excellent penetration throughout the Columbus, OH MSA assessment area. The bank's excellent performance of home mortgage lending supports this conclusion. Examiners focused on the percentage by number of loans in the low- and moderate-income census tracts.

#### ***Home Mortgage Loans***

The geographic distribution of home mortgage loans reflects excellent penetration throughout the Columbus, OH MSA assessment area. Examiners compared the bank's home mortgage lending to demographic and aggregate lending data.

As shown in the following table, the geographic distribution of home mortgage loans in low-income census tracts significantly exceeded demographic and aggregate lending data in 2022 and 2023. Similarly, in 2022 the bank exceeded demographic and aggregate lending data in moderate-income census tracts. In 2023, the bank's level of lending activity decreased in moderate income census tracts and was 2.5 percentage points below demographic data.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Columbus, OH MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	7.1	9.0	8	23.5	1,847	3.4
2023	7.1	9.9	10	22.7	2,354	12.0
Moderate						
2022	18.4	18.1	7	20.6	39,842	72.9
2023	18.4	19.5	7	15.9	3,347	17.1
Middle						
2022	37.2	37.6	8	23.5	5,947	10.9
2023	37.2	38.4	11	25.0	3,312	16.9
Upper						
2022	36.9	34.5	10	29.4	6,622	12.1
2023	36.9	31.5	16	36.4	10,552	53.9
Not Available						
2022	0.4	0.8	1	2.9	400	0.7
2023	0.4	0.8	0	0.0	0	0.0
Totals						
2022	100.0	100.0	34	100.0	54,658	100.0
2023	100.0	100.0	44	100.0	19,565	100.0
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The geographic distribution of small business loans reflects good penetration throughout the Columbus, OH MSA assessment area. Examiners compared the bank's small business lending to demographic and aggregate lending data.

As shown in the following table, the geographic distribution of small business loans in low-income census tracts exceeded aggregate lending data in 2022. In 2023, the bank's percentage of lending activity significantly decreased in low-income census tracts, however, because of the limited level of lending throughout the assessment area this percentage change reflects a limited change in actual lending volume in low-income census tracts. Additionally, the bank increased lending in moderate-income census tracts in 2023 and exceeded demographic data by 4.5 percent

Geographic Distribution of Small Business Loans						
Assessment Area: Columbus, OH MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	10.5	9.8	2	12.5	525	6.5
2023	10.6	--	1	3.7	878	9.9
Moderate						
2022	17.5	16.9	2	12.5	578	7.2
2023	17.7	--	6	22.2	1,000	11.3
Middle						
2022	31.1	32.8	6	37.5	1,845	23.0
2023	31.1	--	10	37.0	3,915	44.2
Upper						
2022	39.1	39.3	6	37.5	5,070	63.2
2023	38.8	--	9	33.3	2,896	32.7
Not Available						
2022	1.8	1.2	0	0.0	0	0.0
2023	1.7	--	1	3.7	168	1.9
Totals						
2022	100.0	100.0	16	100.0	8,018	100.0
2023	100.0	--	27	100.0	8,857	100.0
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### **Borrower Profile**

The distribution of borrowers reflects poor penetration among individuals of different income levels and businesses of different sizes in the Columbus, OH MSA assessment area. The bank's poor performance of home mortgage lending supports this conclusion. Examiners focused on the percentage by number of home mortgage loans to low- and moderate-income borrowers. Examiners also focused on the percentage by number of small business loans to businesses with GARs of \$1.0 million or less.

### **Home Mortgage Loans**

The distribution of home mortgage loans to individuals of different income levels, including low- and moderate-income borrowers, is poor. Examiners compared the bank's home mortgage lending to demographic and aggregate lending data.

As shown in the following table, the bank's performance in 2022 and 2023 to low- and moderate-income borrowers was significantly below demographic and aggregate data.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Columbus, OH MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	24.7	9.8	2	5.9	904	1.7
2023	24.7	8.9	0	0.0	0	0.0
Moderate						
2022	17.9	21.1	1	2.9	208	0.4
2023	17.9	21.5	2	4.5	175	0.9
Middle						
2022	20.3	20.6	3	8.8	539	1.0
2023	20.3	21.9	5	11.4	1,752	9.0
Upper						
2022	37.1	32.0	9	26.5	5,907	10.8
2023	37.1	32.0	17	38.6	10,140	51.8
Not Available						
2022	0.0	16.5	19	55.9	47,101	86.2
2023	0.0	15.8	20	45.5	7,498	38.3
Totals						
2022	100.0	100.0	34	100.0	54,658	100.0
2023	100.0	100.0	44	100.0	19,565	100.0
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

### ***Small Business Loans***

The distribution of small business loans reflects adequate penetration of loans to businesses with GARs less than or equal to \$1.0 million. Examiners compared the bank's small business lending to demographic and aggregate lending data.

As shown in the following table, the bank's performance of lending to businesses with GARs less than or equal to \$1.0 million is slightly below aggregate lending data in 2022. The bank's level of lending activity to businesses with GARs less than or equal to \$1.0 million decreased in 2023 and was significantly below demographic data; however, the volume of loans made to small businesses with GARs less than or equal to \$1.0 million increased by number during the review period.



Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Columbus, OH MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2022	91.6	51.3	8	50.0	2,837	35.4
2023	92.2	--	13	48.1	2,725	30.8
>\$1,000,000						
2022	2.5	--	7	43.8	4,681	58.4
2023	2.2	--	14	51.9	6,132	69.2
Revenue Not Available						
2022	5.9	--	1	6.3	500	6.2
2023	5.7	--	0	0.0	0	0.0
Totals						
2022	100.0	100.0	16	100.0	8,018	100.0
2023	100.0	--	27	100.0	8,857	100.0

Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%

### **Innovative or Flexible Lending Practices**

S&T Bank uses innovative and flexible lending practices to address the credit needs of low- and moderate-income individuals and geographies throughout the assessment area.

### **Community Development Loans**

S&T Bank made a relatively high level of community development loans in the Columbus, OH MSA assessment area. The bank originated eight loans totaling \$56.8 million, a significant increase from the previous CRA evaluation where the bank originated four loans totaling \$33.6 million within the Columbus, OH MSA assessment area. The following table illustrates the bank's community development lending activity in the Columbus, OH MSA assessment area by activity year and community development purpose.

Community Development Lending										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
6/28/2021 – 12/31/2021	0	0	0	0	0	0	1	16,000	1	16,000
2022	4	9,974	0	0	0	0	1	14,000	5	23,974
2023	1	500	0	0	0	0	1	16,300	2	16,800
YTD 2024	0	0	0	0	0	0	0	0	0	0
Total	5	10,474	0	0	0	0	3	46,300	8	56,774
Source: Bank Data										

Summarized below are notable examples of the bank's qualified community development loans:

- In 2022, S&T Bank originated an \$14 million loan for the construction of a 60-unit apartment building in a designated CRA Zone in the City of Columbus in a moderate-income tract, which will revitalize and stabilize the moderate-income area.
- In 2022, S&T Bank originated an \$8.4 million loan for the construction of 46 units of affordable housing in a low-income neighborhood in Columbus.

## INVESTMENT TEST

S&T Bank demonstrated adequate performance under the Investment Test. The Investment and Grant Activity and Community Development Initiatives criteria performance supports this conclusion.

### Investment and Grant Activity

S&T Bank has an adequate level of qualified community development investments and donations in the Columbus, OH MSA assessment area. Qualified investments and donations total \$10.1 million, including one prior period investment totaling \$1.6 million, one new investment totaling \$8.5 million and eight donations totaling \$5,850 during the review period. This is an increase from the previous CRA evaluation where the bank made four qualified investments and donations totaling \$1.9 million within the Columbus, OH MSA assessment area. The following table illustrates the bank's qualified investment and donations by activity year and community development purpose.

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	1	1,602	0	0	0	0	0	0	1	1,602
6/28/2021-12/31/2021	0	0	0	0	0	0	0	0	0	0
2022	1	8,500	0	0	0	0	0	0	1	8,500
2023	0	0	0	0	0	0	0	0	0	0
YTD 2024	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>2</b>	<b>10,102</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>10,102</b>
Qualified Grants & Donations	0	0	8	6	0	0	0	0	8	6
<b>Total</b>	<b>2</b>	<b>10,102</b>	<b>8</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>10,108</b>

Source: Bank Data

Below is a notable example of the bank's qualified community development loans:

- In 2022, S&T Bank made a capital contribution of \$8.5 million in a Low-Income Housing Tax Credit qualified project to construct 46 affordable housing units within the Merion Village neighborhood of Columbus, Franklin County, Ohio.

### **Responsiveness to Credit and Community Development Needs**

S&T Bank exhibits good responsiveness to credit and community economic development needs. The bank maintains one outstanding equity investment and made one new equity investment within the Columbus, OH MSA assessment area. The bank also makes qualified donations to community development organizations.

### **Community Development Initiatives**

The bank occasionally uses innovative and/or complex investments to support community development initiatives. S&T Bank's equity investments in the Columbus, OH MSA assessment area is a mortgage-backed security that is not considered innovative or complex and an investment in a housing tax credit qualified development project. All other qualified investments are donations.

## **SERVICE TEST**

S&T Bank demonstrated adequate performance under the Service Test. The Accessibility of Delivery Systems and Community Development Services criterion performance supports this conclusion.

### **Accessibility of Delivery Systems**

The bank's delivery systems are reasonably accessible to essentially all portions of the assessment area. S&T Bank serves the Columbus, OH MSA assessment area with one full-service branch. Alternative banking services such as telephone banking, online banking, mobile banking and applications, and digital payments are available to increase accessibility of retail banking services.

### **Changes in Branch Locations**

To the extent changes have been made, the institution's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low-and moderate-income geographies and/or to low- and moderate-income individuals.

No branches were closed, opened or relocated within the Columbus, OH MSA assessment area during the review period.

### **Reasonableness of Business Hours and Services**

Services and business hours do not vary in a way that inconveniences portions of the assessment area, particularly low- and moderate-income geographies and low- and moderate-income individuals. Branch hours are from 9:00 A.M. to 4:00 P.M Monday-Thursday in the branch office. The branch offers drive-up services 9:00 A.M. to 6:00 P.M. on Friday, and 9:00 A.M. to 12:00 P.M. on Saturday. One branch is located in a middle-income census tract.

### **Community Development Services**

The bank provided an adequate level of community development services in the Columbus, OH MSA assessment area during the evaluation period. The bank provided 26 instances in 2023, and 12 as of year-to-date 2024 activities, of financial expertise, technical assistance, and financial education to two community development-related organizations and low-and moderate-income individuals. Community development service hours within the Columbus, OH MSA assessment

area totaled 38. The following table illustrates the bank’s community development services by year and community development purpose.

Community Development Service Hours					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
6/28/21 – 12/31/2021	0	0	0	0	<b>0</b>
2022	0	0	0	0	<b>0</b>
2023	0	67	26	0	<b>93</b>
YTD 2024	0	93	12	0	<b>105</b>
<b>Total</b>	<b>0</b>	<b>160</b>	<b>38</b>	<b>0</b>	<b>198</b>
<i>Source: Bank Data</i>					

Summarized below are notable examples of the bank’s qualified community development services.

- Junior Achievement of Central Ohio – From 2023 and through 2024, 17 bank employees participated in providing direct financial education to area students via the Junior Achievement curriculum. The curriculum covers those students from kindergarten through graduation, and continuously builds upon knowledge gained, giving youth a foundational knowledge of personal finances and navigating the financial system independently. As of 2023, Junior achievement reached over 25,620 students in 11 counties in Central and Southeast Ohio. A clear majority of these students are either low- and/or moderate-income or reside in low- and/or moderate-income areas.
- SCORE – From 2023 and through 2024, a bank employee served as a small business mentor through the SCORE program, which matches requesting entrepreneurs and small business owners with volunteers that have exceptional expertise in managing a business or finance. This program is free to all small businesses in the area and is in partnership with the SBA to target underserved communities.

## OTHER ASSESSMENT AREAS – Limited-Scope Review

### CONCLUSIONS ON PERFORMANCE CRITERIA IN THE LIMITED-SCOPE ASSESSMENT AREAS

Assessment Area	Lending Test	Investment Test	Service Test
Akron, OH MSA	Consistent	Below	Exceeds

#### Akron, OH MSA Assessment Area

The Akron, OH MSA represents the bank's presence in Portage and Summit Counties. The following table shows loan, investment, and service activity within the Akron, OH MSA assessment area. Lending Activity is from 2022 through 2023, while community development activity is from June 28, 2021, through October 7, 2024.

Activity	#	\$ (000s)
Home Mortgage Loans	91	23,949
Small Business Loans	33	12,096
Small Farm Loans	0	0
Community Development Loans	4	3,986
Investments (New)	0	0
Investments (Prior Period)	2	792
Donations	15	23
Community Development Services	96	

## Geographic Distribution and Borrower Profile

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Akron, OH MSA						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	5.1	4.7	7	12.1	3,380	22.9
2023	5.1	5.7	4	12.1	478	5.2
Moderate						
2022	17.4	16.7	15	25.9	4,791	32.4
2023	17.4	19.7	7	21.2	937	10.2
Middle						
2022	42.8	41.8	15	25.9	2,115	14.3
2023	42.8	40.9	11	33.3	2,733	29.8
Upper						
2022	34.5	36.6	21	36.2	4,492	30.4
2023	34.5	33.4	11	33.3	5,024	54.8
Not Available						
2022	0.1	0.3	0	0.0	0	0.0
2023	0.1	0.2	0	0.0	0	0.0
Totals						
2022	100.0	100.0	58	100.0	14,778	100.0
2023	100.0	100.0	33	100.0	9,171	100.0
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Geographic Distribution of Small Business Loans						
Assessment Area: Akron, OH MSA						
Tract Income Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	18.5	6.2	1	5.3	55	0.7
2023	17.2	--	0	0.0	0	0.0
Moderate						
2022	13.3	14.3	2	10.5	307	4.2
2023	13.6	--	4	28.6	792	16.8
Middle						
2022	31.6	37.3	7	36.8	2,967	40.3
2023	32.0	--	3	21.4	1,065	22.5
Upper						
2022	33.0	40.8	8	42.1	3,240	44.0
2023	33.9	--	5	35.7	1,820	38.5
Not Available						
2022	3.6	1.4	1	5.3	800	10.9
2023	3.3	--	2	14.3	1,050	22.2
Totals						
2022	100.0	100.0	19	100.0	7,369	100.0
2023	100.0	--	14	100.0	4,727	100.0
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Akron, OH MSA						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2022	20.7	9.6	1	1.7	69	0.5
2023	20.7	13.1	0	0.0	0	0.0
Moderate						
2022	17.7	21.3	7	12.1	357	2.4
2023	17.7	23.4	9	27.3	1,222	13.3
Middle						
2022	21.3	21.9	6	10.3	782	5.3
2023	21.3	21.5	1	3.0	155	1.7
Upper						
2022	40.3	33.7	28	48.3	5,828	39.4
2023	40.3	27.8	12	36.4	2,176	23.7
Not Available						
2022	0.0	13.6	16	27.6	7,743	52.4
2023	0.0	14.2	11	33.3	5,619	61.3
Totals						
2022	100.0	100.0	58	100.0	14,778	100.0
2023	100.0	100.0	33	100.0	9,171	100.0
Source: 2020 U.S. Census; Bank Data, 2022 & 2023 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%						



Distribution of Small Business Loans by Gross Annual Revenue Category						
Assessment Area: Akron, OH MSA						
Gross Revenue Level	% of Businesses	Aggregate Performance % of #	#	%	\$(000s)	%
<=\$1,000,000						
2022	90.6	49.8	12	63.2	4,354	59.1
2023	91.2	--	6	42.9	1,845	39.0
>\$1,000,000						
2022	3.2	--	5	26.3	1,515	20.6
2023	2.9	--	8	57.1	2,882	61.0
Revenue Not Available						
2022	6.2	--	2	10.5	1,500	20.4
2023	5.9	--	0	0.0	0	0.0
<b>Totals</b>						
<b>2022</b>	<b>100.0</b>	<b>100.0</b>	<b>19</b>	<b>100.0</b>	<b>7,369</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>--</b>	<b>14</b>	<b>100.0</b>	<b>4,727</b>	<b>100.0</b>
Source: 2022 & 2023 D&B Data; Bank Data; 2022 CRA Aggregate Data; "--" data not available. Due to rounding, totals may not equal 100.0%						

## **APPENDICES**

### **LARGE BANK PERFORMANCE CRITERIA**

#### **Lending Test**

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) through its lending activities by considering a bank's home mortgage, small business, small farm, and community development lending. If consumer lending constitutes a substantial majority of a bank's business, the FDIC will evaluate the bank's consumer lending in one or more of the following categories: motor vehicle, credit card, other secured, and other unsecured. The bank's lending performance is evaluated pursuant to the following criteria:

- 1) The number and amount of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, in the bank's assessment area;
- 2) The geographic distribution of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on the loan location, including:
  - i. The proportion of the bank's lending in the bank's assessment area(s);
  - ii. The dispersion of lending in the bank's assessment areas(s); and
  - iii. The number and amount of loans in low-, moderate-, middle- and upper-income geographies in the bank's assessment area(s);
- 3) The distribution, particularly in the bank's assessment area(s), of the bank's home mortgage, small business, small farm, and consumer loans, if applicable, based on borrower characteristics, including the number and amount of:
  - i. Home mortgage loans low-, moderate-, middle- and upper-income individuals
  - ii. Small business and small farm loans to businesses and farms with gross annual revenues of \$1 million or less;
  - iii. Small business and small farm loans by loan amount at origination; and
  - iv. Consumer loans, if applicable, to low-, moderate-, middle- and upper-income individuals;
- 4) The bank's community development lending, including the number and amount of community development loans, and their complexity and innovativeness; and
- 5) The bank's use of innovative or flexible lending practices in a safe and sound manner to address the credit needs of low- and moderate-income individuals or geographies.

#### **Investment Test**

The Investment Test evaluates the institution's record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the bank's assessment area(s). Activities considered under the Lending or Service Test may not be considered under the investment test. The bank's investment performance is evaluated pursuant to the following criteria:

- 1) The dollar amount of qualified investments;
- 2) The innovativeness or complexity of qualified investments;
- 3) The responsiveness of qualified investments to available opportunities; and
- 4) The degree to which qualified investments are not routinely provided by private investors.

## **Service Test**

The Service Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

The bank's retail banking services are evaluated pursuant to the following criteria:

- 1) The current distribution of the bank's branches among low-, moderate-, middle-, and upper-income geographies;
- 2) In the context of its current distribution of the bank's branches, the bank's record of opening and closing branches, particularly branches located in low- or moderate-income geographies or primarily serving low- or moderate-income individuals;
- 3) The availability and effectiveness of alternative systems for delivering retail banking services (*e.g.*, RSFs, RSFs not owned or operated by or exclusively for the bank, banking by telephone or computer, loan production offices, and bank-at-work or bank-by-mail programs) in low- and moderate-income geographies and to low- and moderate-income individuals; and
- 4) The range of services provided in low-, moderate-, middle-, and upper-income geographies and the degree to which the services are tailored to meet the needs of those geographies.

The bank's community development services are evaluated pursuant to the following criteria:

- 1) The extent to which the bank provides community development services; and
- 2) The innovativeness and responsiveness of community development services.

## SCOPE OF EVALUATION

S&T Bank	
<b>Scope of Examination:</b> Full-scope reviews were performed on the following assessment areas within the noted rated areas: State of Pennsylvania Pittsburgh, PA MSA Assessment Area PA Non-MSA Assessment Area Harrisburg-York-Lebanon, PA CSA Assessment Area Philadelphia-Chester, PA CSA Assessment Area  State of Ohio Columbus, OH MSA Assessment Area  Limited-scope reviews were performed on the following assessment areas within the noted rated areas: State of Pennsylvania Lancaster, PA MSA Assessment Area Altoona, PA MSA Assessment Area Johnstown, PA MSA Assessment Area State of Ohio Akron, OH MSA Assessment Area	
<b>Time Period Reviewed:</b>	06/28/2021 to 10/07/2024
<b>Products Reviewed:</b>  Home Mortgage Loans: 01/01/2021 – 12/31/2023 Small Business Loans: 01/01/2021 – 12/31/2023	

## SUMMARY OF RATINGS FOR RATED AREAS

<b>Rated Area</b>	<b>Lending Test</b>	<b>Investment Test</b>	<b>Service Test</b>	<b>Rating</b>
Pennsylvania	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Ohio	Low Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory

## DESCRIPTION OF LIMITED-SCOPE ASSESSMENT AREAS

### Pennsylvania Rated Area

#### Lancaster, PA MSA

This assessment area includes all 116 census tracts in Lancaster County, which comprises the Lancaster, PA MSA #29540. This assessment area remains unchanged from the previous CRA evaluation. This assessment area consists of 4 low-income (3.4 percent), 16 moderate-income (13.8 percent), 81 middle-income (69.8 percent), and 15 upper-income (12.9 percent) census tracts.

The following table illustrates select demographic characteristics of the Lancaster, PA MSA assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Lancaster, PA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	116	3.4	13.8	69.8	12.9	0.0
Population by Geography	552,984	2.9	12.8	71.4	12.9	0.0
Housing Units by Geography	212,160	2.9	13.9	70.9	12.3	0.0
Owner-Occupied Units by Geography	141,505	1.5	11.3	72.5	14.7	0.0
Occupied Rental Units by Geography	62,498	5.6	19.5	67.8	7.1	0.0
Vacant Units by Geography	8,157	5.3	16.6	67.1	10.9	0.0
Businesses by Geography	60,792	3.7	11.4	69.1	15.8	0.0
Farms by Geography	2,858	0.6	8.9	77.7	12.7	0.0
Family Distribution by Income Level	143,101	17.4	19.3	24.6	38.8	0.0
Household Distribution by Income Level	204,003	22.3	16.2	20.5	41.0	0.0
Median Family Income MSA - 29540 Lancaster, PA MSA		\$82,568	Median Housing Value			\$219,308
Families Below Poverty Level		5.7%	Median Gross Rent			\$1,086
Source: 2020 U.S. Census and 2023 D&B Data. Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

The bank's Lancaster, PA MSA assessment area is a moderately competitive market for financial services. According to the June 30, 2024, FDIC Deposit Market Share data, there were 24 financial institutions that operated 147 full-service branches within the bank's Lancaster, PA MSA assessment area. Of these institutions S&T Bank ranked 12<sup>th</sup> with a 1.9 percent deposit market share.

There is a high level of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders. In 2023, 361 lenders reported 10,858 home mortgage loans originated or purchased. S&T Bank ranked 24<sup>th</sup> out of this group of lenders, with a market share of 1.1 percent by number of loans.

There is a high level of competition for small business loans within the bank’s assessment area. In 2022, 116 lenders reported 13,346 small business loans originated or purchased. S&T Bank ranked 34<sup>th</sup> out of this group of lenders, with a market share of 0.2 percent. The three most prominent small business lenders accounted for 40.6 percent of total market share.

### **Altoona, PA MSA**

This assessment area includes all 38 census tracts in Blair County, which comprises the Altoona, PA MSA #11020. There have been no changes to this assessment area since the previous CRA evaluation. This assessment area consists of 1 low-income (2.6 percent), 8 moderate- income (21.1 percent), 22 middle-income (57.9 percent), and 7 upper-income (18.4 percent) census tracts.

The following table illustrates select demographic characteristics of the Altoona, PA MSA assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Altoona, PA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	38	2.6	21.1	57.9	18.4	0.0
Population by Geography	122,822	1.9	20.1	58.0	20.0	0.0
Housing Units by Geography	56,960	1.9	20.7	57.4	20.0	0.0
Owner-Occupied Units by Geography	36,288	1.5	15.5	61.3	21.7	0.0
Occupied Rental Units by Geography	15,359	3.1	32.2	49.1	15.6	0.0
Vacant Units by Geography	5,313	1.1	23.4	54.5	21.0	0.0
Businesses by Geography	11,248	1.9	21.0	58.5	18.6	0.0
Farms by Geography	347	0.3	9.5	74.9	15.3	0.0
Family Distribution by Income Level	32,357	20.1	18.7	21.3	39.8	0.0
Household Distribution by Income Level	51,647	23.5	17.1	16.8	42.6	0.0
Median Family Income MSA - 11020 Altoona, PA MSA		\$67,495	Median Housing Value			\$128,133
Families Below Poverty Level		9.8%	Median Gross Rent			\$750
Source: 2020 U.S. Census and 2023 D&B Data. Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

The bank’s Altoona, PA MSA assessment area is a moderately competitive market for financial services. According to the June 30, 2024, FDIC Deposit Market Share data, there were 16 financial institutions that operated 47 full-service branches within the bank’s Altoona, PA MSA assessment area. Of these institutions S&T Bank ranked 7<sup>th</sup> with a 3.3 percent deposit market share.

There is a high moderate of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders. In 2023, 155 lenders reported 2,173 home mortgage

loans originated or purchased. S&T Bank ranked 16<sup>th</sup> out of this group of lenders, with a market share of 1.9 percent by number of loans.

There is a moderate level of competition for small business loans within the bank’s assessment area. In 2022, 70 lenders reported 1,767 small business loans originated or purchased. S&T Bank ranked 13<sup>th</sup> out of this group of lenders, with a market share of 1.7 percent. The three most prominent small business lenders accounted for 39.0 percent of total market share.

### Johnstown, PA MSA

This assessment area includes all 42 census tracts in Cambria County, which comprises the Johnstown, PA MSA #27780. There have been no changes to this assessment area since the previous CRA evaluation. This assessment area consists of 2 low-income (4.8 percent), 8 moderate-income (19.0 percent), 25 middle-income (59.5 percent), and 7 upper-income (16.7 percent) census tracts.

The following table illustrates select demographic characteristics of the Johnstown, PA MSA assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Johnstown, PA MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	42	4.8	19.0	59.5	16.7	0.0
Population by Geography	133,472	3.8	10.6	61.3	24.3	0.0
Housing Units by Geography	66,072	5.2	14.9	59.3	20.6	0.0
Owner-Occupied Units by Geography	42,554	3.0	9.2	64.0	23.7	0.0
Occupied Rental Units by Geography	14,379	9.5	25.7	50.1	14.7	0.0
Vacant Units by Geography	9,139	8.6	24.2	51.6	15.6	0.0
Businesses by Geography	10,715	3.4	14.4	59.0	23.2	0.0
Farms by Geography	349	1.7	5.2	66.2	26.9	0.0
Family Distribution by Income Level	35,036	19.6	18.6	22.1	39.7	0.0
Household Distribution by Income Level	56,933	23.5	17.0	17.1	42.5	0.0
Median Family Income MSA - 27780 Johnstown, PA MSA		\$65,560	Median Housing Value			\$94,822
Families Below Poverty Level		9.3%	Median Gross Rent			\$633
Source: 2020 U.S. Census and 2023 D&B Data. Due to rounding, totals may not equal 100.0% (* ) The NA category consists of geographies that have not been assigned an income classification.						

The bank’s Johnstown, PA MSA assessment area is a moderately competitive market for financial services. According to the June 30, 2024, FDIC Deposit Market Share data, there were 13 financial institutions that operated 61 full-service branches within the bank’s Johnstown, PA MSA assessment area. Of these institutions S&T Bank ranked 6<sup>th</sup> with a 5.1 percent deposit market share.



There is a moderate level of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders. In 2023, 160 lenders reported 2,328 home mortgage loans originated or purchased. S&T Bank ranked 8<sup>th</sup> out of this group of lenders, with a market share of 3.7 percent by number of loans.

There is a moderate level of competition for small business loans within the bank's assessment area. In 2022, 61 lenders reported 1,835 small business loans originated or purchased. S&T Bank ranked 12<sup>th</sup> out of this group of lenders, with a market share of 1.8 percent. The three most prominent small business lenders accounted for 36.9 percent of total market share.

## Ohio Rated Area

### Akron, OH MSA

This assessment area includes all 176 census tracts in Summit and Portage Counties, which comprise the Akron, OH MSA #10420. There have been no changes to this assessment area since the previous CRA evaluation. This assessment area consists of 22 low-income (12.5 percent), 39 moderate-income (22.2 percent), 66 middle-income (37.5 percent), 45 upper-income census tracts (25.6 percent), and 4 (2.3 percent) census tracts without income designations.

The following table illustrates select demographic characteristics of the Akron, OH MSA assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Akron, OH MSA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	176	12.5	22.2	37.5	25.6	2.3
Population by Geography	702,219	8.4	19.5	39.2	30.8	2.1
Housing Units by Geography	315,600	9.3	22.0	39.8	27.5	1.4
Owner-Occupied Units by Geography	194,896	5.1	17.4	42.8	34.5	0.1
Occupied Rental Units by Geography	94,610	16.1	29.7	34.4	16.4	3.3
Vacant Units by Geography	26,094	15.8	28.3	36.5	15.3	4.1
Businesses by Geography	109,964	17.2	13.6	32.0	33.9	3.3
Farms by Geography	2,851	16.6	11.8	40.2	30.6	0.7
Family Distribution by Income Level	177,102	20.7	17.7	21.3	40.3	0.0
Household Distribution by Income Level	289,506	24.5	16.1	17.6	41.8	0.0
Median Family Income MSA - 10420 Akron, OH MSA		\$76,842	Median Housing Value			\$152,771
Families Below Poverty Level		8.6%	Median Gross Rent			\$866
Source: 2020 U.S. Census and 2023 D&B Data. Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

The bank's Akron, OH MSA assessment area is a moderately competitive market for financial services. According to the June 30, 2024, FDIC Deposit Market Share data, there were 25 financial institutions that operated 158 full-service branches within the bank's Akron, OH MSA assessment area. Of these institutions S&T Bank ranked 17<sup>th</sup> with a 0.9 percent deposit market share.

There is a high level of competition for home mortgage loans among several banks, credit unions, and non-depository mortgage lenders. In 2023, 408 lenders reported 17,021 home mortgage loans originated or purchased. S&T Bank ranked 74<sup>th</sup> out of this group of lenders, with a market share of 0.2 percent by number of loans.

There is a high level of competition for small business loans within the bank's assessment area. In 2022, 110 lenders reported 14,979 small business loans originated or purchased. S&T Bank ranked 39<sup>th</sup> out of this group of lenders, with a market share of 0.1 percent. The three most prominent small business lenders accounted for 50.4 percent of total market share.

## GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Bank CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Bank CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose bank:
  - (i) Has not been reported or collected by the bank or an affiliate for consideration in the bank's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the bank's assessment area(s) or a broader statewide or regional area including the bank's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the bank's retail banking services under § 345.24(d).

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (for example, geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Micropolitan Statistical Area:** CBSA associated with at least one urbanized area having a population of at least 10,000, but less than 50,000.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rated Area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** A loan included in “loans to small farms” as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area’s population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

**Upper-Income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.



S&T Bank Branches as of Q1 2025 (revised 3/25/2025)												
Branch	Address	City	State	ZIP Code	MSA/MD	State Code	County Code	Census Tract	Census Tract Income	Branch Hours	Drive-Through Hours	Services
Akron	491 North Cleveland Massillon Road	Akron	OH	44333	10420	39	153	5323.01	Upper	M-F 9:00-4:00	N/A	ATM, Night Deposit
Allegheny Towne Center	30 Towne Center Drive	Leechburg	PA	15656	38300	42	129	8013.00	Middle	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Coin Machine, Safe Deposit Boxes, Night Deposit
Allentown Boulevard	6085 Allentown Blvd	Harrisburg	PA	17112	25420	42	043	0226.01	Middle	M-TH 9:00-4:00 F9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Safe Deposit Boxes, Night Deposit
Altoona Regional	1100 Logan Boulevard	Altoona	PA	16602	11020	42	013	1012.00	Middle	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Coin Machine, Safe Deposit Boxes, Night Deposit
Armagh	133 Philadelphia Street	Armagh	PA	15920	99999	42	063	9622.00	Middle	M-TH 9:00-4:00 F 9:00-6:00 SAT 9:00-12:00	N/A	ATM, Safe Deposit Boxes, Night Deposit
Boothwyn	3915 Chichester Avenue	Boothwyn	PA	19061	37964	42	045	4068.01	Upper	M-TH 9:00-4:00 F 9:00-5:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Night Deposit
Brockway	456 Main Street	Brockway	PA	15824	99999	42	065	9501.00	Middle	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00	ATM, Coin Machine, Safe Deposit Boxes, Night Deposit
Brookville	256 Main Street	Brookville	PA	15825	99999	42	065	9504.00	Middle	M-TH 9:00-4:00 F 9:00-6:00	N/A	ATM, Coin Machine, Safe Deposit Boxes, Night Deposit
Butler	220 New Castle Road	Butler	PA	16001	38300	42	019	9028.00	Middle	M-TH 9:00-4:00 F 9:00-5:00	M-TH 8:30-5:00 F 8:30-6:00	ATM, Safe Deposit Boxes, Night Deposit
Caln	1835 E. Lincoln Highway	Coatesville	PA	19320	33874	42	029	3114.01	Moderate	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Safe Deposit Boxes, Night Deposit
Camp Hill	3345 Market Street	Camp Hill	PA	17011	25420	42	041	0104.00	Upper	M-TH 9:00-4:00 F 9:00-6:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Safe Deposit Boxes, Night Deposit
Centerville Road	310 Centerville Road	Lancaster	PA	17601	29540	42	071	0117.04	Middle	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Safe Deposit Boxes, Night Deposit
Clarion	410 Main Street	Clarion	PA	16214	99999	42	031	1606.00	Middle	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Coin Machine, Safe Deposit Boxes, Night Deposit
Colonial Road	301 Colonial Road	Harrisburg	PA	17109	25420	42	043	0224.03	Moderate	M-TH 9:00-4:00 F 9:00-5:00	M-TH 8:30-5:00 F 8:30-6:00	ATM, Safe Deposit Boxes, Night Deposit
Cranberry	2060 Garden View Lane	Cranberry Township	PA	16066	38300	42	019	9122.00	Upper	M-TH 9:00-4:00 F 9:00-5:00	M-TH 8:30-4:00 F 8:30-5:00	ATM, Night Deposit
Cuyahoga Falls	2032 Front Street	Cuyahoga Falls	OH	44221	10420	39	153	5204.00	Middle	M-F 9:00-4:00	N/A	ATM, Night Deposit
Delmont	85 Greensburg Street	Delmont	PA	15625	38300	42	129	8020.03	Upper	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Coin Machine, Safe Deposit Boxes, Night Deposit
Derry	100 South Chestnut Street	Derry	PA	15627	38300	42	129	8082.00	Moderate	M-F 9:00-4:00	N/A	ATM (Withdrawal only), Safe Deposit Boxes, Night Deposit
Dilworthtown Crossing	1349 Wilmington Pike	West Chester	PA	19382	33874	42	029	3031.00	Upper	M-TH 9:00-4:00 F 9:00-6:00 SAT 9:00-12:00	M-TH 8:30-4:00 F 8:30-6:00 SAT 9:00-12:00	ATM (Withdrawal only), Safe Deposit Boxes, Night Deposit
Downingtown	4 Brandywine Avenue	Downingtown	PA	19335	33874	42	029	3041.01	Moderate	M-TH 900-4:00 F 9:00-6:00	N/A	ATM, Safe Deposit Boxes, Night Deposit
East End	701 E. Lancaster Avenue	Downingtown	PA	19335	33874	42	029	3041.01	Moderate	M-TH 9:00-4:00 F 9:00-6:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	Safe Deposit Boxes, Night Deposit
East Falls	4341 Ridge Avenue	Philadelphia	PA	19129	37964	42	101	0207.00	Upper	M-TH 9:00-4:00 F 9:00-6:00	N/A	ATM, Safe Deposit Boxes, Night Deposit
East Liberty	5817 Penn Avenue	Pittsburgh	PA	15206	38300	42	003	0115.00	Low	M-F 9:00-5:00 SAT 9:00-12:00	N/A	ATM, Night Deposit
East Oakmont	2190 Hulton Road	Verona	PA	15147	38300	42	003	5261.01	Upper	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Safe Deposit Boxes, Night Deposit
Ebensburg	3135 New Germany RD	Ebensburg	PA	15931	27780	42	021	0125.00	Upper	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Safe Deposit Boxes, Night Deposit
Exton	410 Exton Square Parkway	Exton	PA	19341	33874	42	029	3022.02	Upper	M-TH 9:00-4:00 F 9:00-6:00	M-TH 8:30-5:00 F 8:30-6:00	ATM, Safe Deposit Boxes, Night Deposit
Ford City	920 Fifth Avenue	Ford City	PA	16226	38300	42	005	9510.00	Moderate	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Safe Deposit Boxes, Night Deposit
Fruitville Pike	2055 Fruitville Pike	Lancaster	PA	17601	29540	42	071	0118.04	Middle	M-TH 9:00-4:00 F 9:00-5:00	M-TH 8:30-5:00 F 8:30-6:00	ATM, Night Deposit

S&T Bank Branches as of Q1 2025 (revised 3/25/2025)												
Branch	Address	City	State	ZIP Code	MSA/MD	State Code	County Code	Census Tract	Census Tract Income	Branch Hours	Drive-Through Hours	Services
Gallitzin	701 Main St	Gallitzin	PA	16641	27780	42	021	0122.00	Middle	M-TH 9:00-4:00 F 9:00-6:00	M-TH 9:00-4:00 F 9:00-6:00	ATM, Safe Deposit Boxes, Night Deposit
Greensburg	701 East Pittsburgh Street	Greensburg	PA	15601	38300	42	129	8042.00	Middle	M-TH 9:00-4:00 F 9:00-6:00 SAT 9:00-12:00	M-F 8:30-6:00 SAT 9:00-12:00	ATM, Coin Machine, Safe Deposit Boxes, Night Deposit
Hampton Avenue	232 Hampton Avenue	Punxsutawney	PA	15767	99999	42	065	9512.00	Moderate	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-F 8:30-6:00 SAT 9:00-12:00	ATM, Coin Machine, Safe Deposit Boxes, Night Deposit
Haymaker	4580 Broadway Boulevard	Monroeville	PA	15146	38300	42	003	5213.01	Middle	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Safe Deposit Boxes, Night Deposit
Hilliard Office	4599 Cemetery Road	Hilliard	OH	43026	18140	39	049	0079.31	Middle	M-F 9:00-4:00	N/A	ATM, Night Deposit
Holiday Park	2388 Route 286	Pittsburgh	PA	15239	38300	42	003	5263.02	Middle	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, ATM (Withdrawal Only), Safe Deposit Boxes, Night Deposit
Homer City	34 North Main Street	Homer City	PA	15748	99999	42	063	9617.00	Middle	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Coin Machine, Safe Deposit Boxes, Night Deposit
Indian Springs	2455 Oakland Avenue	Indiana	PA	15701	99999	42	063	9607.00	Not Available	M-F 9:00-6:00 SAT 9:00-12:00	M-F 8:30-6:00 SAT 9:00-12:00	ATM, Coin Machine, Night Deposit
Irwin	309 Main Street	Irwin	PA	15642	38300	42	129	8030.00	Middle	M-W 9:00-4:00 TH 9:00-5:00 F 9:00-4:00	N/A	ATM, Coin Machine, Safe Deposit Boxes, Night Deposit
Irwin Route 30	9350 Lincoln Highway	Irwin	PA	15642	38300	42	129	8030.00	Middle	M-TH 9:00-5:00 F 9:00-6:00 SAT 9:00-12:00	M-F 8:30-6:00 SAT 9:00-12:00	ATM, ATM (Withdrawal Only), Coin Machine, Night Deposit
Kennett Square	215 East Cypress St.	Kennett Square	PA	19348	33874	42	029	3034.02	Moderate	M-TH 9:00-4:00 F 9:00-6:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Night Deposit
Latrobe	3884 Route 30 East	Latrobe	PA	15650	38300	42	129	8074.04	Moderate	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Night Deposit
Liberty Boulevard	614 Liberty Boulevard	DuBois	PA	15801	99999	42	033	3303.00	Middle	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-F 8:30-6:00 SAT 9:00-12:00	ATM, Coin Machine, Safe Deposit Boxes, Night Deposit
Lionville	891 N. Pottstown Pike	Exton	PA	19341	33874	42	029	3044.03	Middle	M-TH 9:00-4:00 F 9:00-5:00	M-TH 8:30-5:00 F 8:30-6:00	ATM, Safe Deposit Boxes, Night Deposit
Little Washington	104 Culbertson Run Rd.	Downingtown	PA	19335	33874	42	029	3114.04	Middle	M-TH 9:00-4:00 F 9:00-6:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Safe Deposit Boxes, Night Deposit
Ludwig's Corner	1030 N. Pottstown Pike	Chester Springs	PA	19425	33874	42	029	3018.00	Upper	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Safe Deposit Boxes, Night Deposit
Mahoning Drive Up	539 West Mahoning Street	Punxsutawney	PA	15767	99999	42	065	9513.00	Moderate	N/A	M-TH 9:00-4:00 F 9:00-6:00	ATM (Withdrawal Only), Night Deposit
Main Office	800 Philadelphia Street	Indiana	PA	15701	99999	42	063	9611.01	Middle	M-TH 9:00-4:00 F 9:00-6:00	M-TH 8:30-5:00 F 8:30-6:00	ATM, Coin Machine, Safe Deposit Boxes, Night Deposit
McCandless Crossing	9100 Covenant Ave	Pittsburgh	PA	15237	38300	42	003	4135.00	Upper	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-4:00 F 8:30-5:00 SAT 9:00-12:00	ATM, Night Deposit
McMurray	3402 Washington Road	McMurray	PA	15317	38300	42	125	7462.00	Upper	M-TH 9:00-4:00 F 9:00-5:00	M-TH 8:30-4:00 F 8:30-5:00	ATM, Safe Deposit Boxes, Night Deposit
Monroeville	4385 Old William Penn Hwy.	Monroeville	PA	15146	38300	42	003	5211.00	Middle	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Safe Deposit Boxes, Night Deposit
Murrysville	4251 Old William Penn Hwy.	Murrysville	PA	15668	38300	42	129	8021.02	Upper	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Coin Machine, Safe Deposit Boxes, Night Deposit
New Bethlehem	628 Broad Street	New Bethlehem	PA	16242	99999	42	031	1608.00	Middle	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM (Withdrawal only), Safe Deposit Boxes, Night Deposit
New Cumberland	440 Bridge Street	New Cumberland	PA	17070	25420	42	041	0108.00	Middle	M-TH 9:00-4:00 F 9:00-5:00	M-TH 8:30-5:00 F 8:30-6:00	ATM, Safe Deposit Boxes, Night Deposit
North 4 <sup>th</sup> Street Drive-Up	324 North Fourth Street	Indiana	PA	15701	99999	42	063	9612.00	Upper	N/A	M-TH 9:00-4:00 F 9:00-6:00 SAT 9:00-12:00	ATM, Night Deposit
O'Hara Township	1077 Freeport Road	Pittsburgh	PA	15238	38300	42	003	4211.00	Upper	M-TH 9:00-4:00 F 9:00-5:00	M-TH 8:30-4:00 F 8:30-5:00	ATM, Coin Machine, Safe Deposit Boxes, Night Deposit
Oregon Pike	1683 Oregon Pike	Lancaster	PA	17601	29540	42	071	0118.02	Middle	M-TH 9:00-4:00 F 9:00-6:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Safe Deposit Boxes, Night Deposit

S&T Bank Branches as of Q1 2025 (revised 3/25/2025)												
Branch	Address	City	State	ZIP Code	MSA/MD	State Code	County Code	Census Tract	Census Tract Income	Branch Hours	Drive-Through Hours	Services
Penn Hills	12262 Frankstown Road	Pittsburgh	PA	15235	38300	42	003	5235.01	Moderate	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Safe Deposit Boxes, Night Deposit
Penn Township	4021 Route 130	Irwin	PA	15642	38300	42	129	8023.01	Middle	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, ATM (Withdrawal Only), Coin Machine, Safe Deposit Boxes, Night Deposit
Plum	7660 Saltsburg Road	Pittsburgh	PA	15239	38300	42	003	5262.02	Middle	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Coin Machine, Safe Deposit Boxes, Night Deposit
Portage	737 Main St	Portage	PA	15946	27780	42	021	0130.00	Middle	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Safe Deposit Boxes, Night Deposit
Resort Plaza	111 Resort Plaza Drive	Blairsville	PA	15717	99999	42	063	9620.00	Middle	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-T 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Safe Deposit Boxes, Night Deposit
Reynoldsville	418 Main Street	Reynoldsville	PA	15851	99999	42	065	9507.00	Middle	M-TH 9:00-4:00 F 9:00-5:00	M-TH 8:30-4:00 F 9:00-5:00	ATM, ATM (Withdrawal Only), Coin Machine, Safe Deposit Boxes, Night Deposit
Route 36	209 Allegheny Boulevard	Brookville	PA	15825	99999	42	065	9504.00	Middle	M-TH 9:00-4:00 F 9:00-6:00 SAT 9:00-12:00	M-F 8:30-6:00 SAT 9:00-12:00	ATM, Coin Machine, Safe Deposit Boxes, Night Deposit
Roxborough	6137 Ridge Avenue	Philadelphia	PA	19128	37964	42	101	0212.00	Upper	M-TH 9:00-4:00 F 9:00-6:00 SAT 9:00-12:00	M-T 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Safe Deposit Boxes, Night Deposit
Saltsburg	602 Salt Street	Saltsburg	PA	15681	99999	42	063	9619.00	Middle	M-TH 9:00-4:00 F 9:00-6:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Coin Machine, Safe Deposit Boxes, Night Deposit
Shadyside	810 South Aiken Avenue	Pittsburgh	PA	15232	38300	42	003	0703.00	Upper	M-F 9:00-4:00	N/A	ATM, Night Deposit
Squirrel Hill Financial Ctr.	6306 Forbes Avenue	Pittsburgh	PA	15217	38300	42	003	1408.00	Upper	M-TH 9:00-4:00 F 9:00-5:00	N/A	ATM, Safe Deposit Boxes, Night Deposit
West Chester	2 N. Church Street	West Chester	PA	19380	33874	42	029	3025.00	Middle	M-TH 9:00-4:00 F 9:00-6:00	N/A	ATM, Safe Deposit Boxes, Night Deposit
West Goshen	1115 West Chester Pike	West Chester	PA	19380	33874	42	029	3027.02	Middle	M-TH 9:00-4:00 F 9:00-5:00	M-TH 8:30-5:00 F 8:30-6:00	ATM, Safe Deposit Boxes, Night Deposit
West Kittanning	227 Butler Road	Kittanning	PA	16201	38300	42	005	9505.00	Middle	M-TH 9:00-4:00 F 9:00-6:00 SAT 9:00-12:00	N/A	ATM, Night Deposit
Wexford	12550 Perry Highway	Wexford	PA	15090	38300	42	003	4090.01	Upper	M-TH 9:00-4:00 F 9:00-5:00	M-TH 8:30-4:00 F 8:30-5:00	ATM, Coin Machine, Safe Deposit Boxes, Night Deposit
White Oak	2003 Lincoln Way	White Oak	PA	15131	38300	42	003	5642.00	Middle	M-TH 9:00-4:00 F 9:00-5:00 SAT 9:00-12:00	M-TH 8:30-5:00 F 8:30-6:00 SAT 9:00-12:00	ATM, Safe Deposit Boxes, Night Deposit
Youngwood	100 South Fourth Street	Youngwood	PA	15697	38300	42	129	8046.00	Middle	M-TH 9:00-4:00 F 9:00-5:00	N/A	ATM, Safe Deposit Boxes, Night Deposit

Branches Opened as of Q1 2025									
Branch	Date Opened	Address	City	State	Zip	County	MSA	Census Tract	Income Level
Cranberry	10/9/2023	2060 Garden View Lane	Cranberry Township	PA	16066	019	38300	9122.00	Upper
East Liberty	2/18/2025	5817 Penn Avenue	Pittsburgh	PA	15206	003	38300	0115.00	Low

Branches Closed as of Q1 2025 (revised 3/7/2025)															
Branch	Date Closed	Address	City	State	Zip	Office Hours	Drive-Up Hours	ATM Depsits	Night Deposit	Safe Deposit Boxes	Coin Machine	County	MSA	Census Tract	Income Level
LPO - Independence	6/6/2023	6133 Rockside Road	Independence	OH	44131	N/A	N/A	N/A	N/A	N/A	N/A	035	17460	1561.01	Upper
LPO - Greensburg Main Street	4/15/2023	100 North Main Street	Greensburg	PA	15601	N/A	N/A	N/A	N/A	N/A	N/A	129	38300	8041.00	Moderate
Cranberry	10/6/2023	900 Commonwealth Drive	Cranberry Township	PA	16066	M-TH 9:00-4:00 F 9:00-6:00	M-TH 8:30-4:00 F 8:30-6:00	Y	Y	Y	N	019	38300	9122.00	Upper
Richland	6/28/2024	1516 Scalp Ave	Johnstown	PA	15904	M-TH 9:00-4:00 F 9:00-6:00	M-TH 9:00-4:00 F 9:00-6:00	N	Y	N	N	021	27780	0108.01	Upper
LPO - Wyomissing	7/11/2024	1200 Broadcasting Road	Wyomissing	PA	19610	N/A	N/A	N/A	N/A	N/A	N/A	011	39740	0109.03	Upper

## March 2025 S&T Bank Products and Services

Personal Banking	Business Banking
<ul style="list-style-type: none"> <li>- Interest Checking</li> <li>- Non-Interest Checking</li> <li>- Senior Checking (over 50)</li> <li>- Student Checking</li> <li>- Military Checking</li> <li>- Easy Banking (BankOn Certified Product)</li> <li>- Savings Accounts (including minor savings)</li> <li>- Variable Rate Savings</li> <li>- Savings Accounts for Overdraft Protection</li> <li>- Money Markets</li> <li>- Certificate of Deposits</li> <li>- Individual Retirement Accounts (Traditional and Roth)</li> <li>- Safe Deposit Boxes</li> <li>- Unsecured Personal Loans</li> <li>- Unsecured Personal Lines of Credit</li> <li>- Secured Personal Loans (including vehicle)</li> <li>- Credit Cards (VISA/Secured Cards)</li> <li>- Cashier's Checks</li> <li>- Money Orders (customers and non-customers)</li> <li>- Direct Deposit</li> <li>- Visa Debit Card/ATM Cards</li> <li>- Member of NYCE ATM Network</li> <li>- ATMs at each Branch and other locations</li> <li>- ATM deposit</li> <li>- Online Statements/Paper Statements with Images</li> <li>- Online Banking/Mobile Banking</li> <li>- Email and Text Balance and Activity Alerts</li> <li>- Expressline 24/7 Telephone Banking</li> <li>- Mobile Deposit</li> <li>- Person to Person Money Transfer (Zelle)</li> <li>- Bank to Bank Transfers</li> <li>- Online Personal Finance Management</li> <li>- Online Bill Payment</li> <li>- Expedited Bill Pay</li> <li>- Notary and Signature Guarantee Services</li> <li>- Wire Transfers</li> <li>- ACH</li> <li>- Holiday clubs</li> <li>- Debit card rewards</li> </ul>	<ul style="list-style-type: none"> <li>- Business Checking</li> <li>- Analyzed Accounts</li> <li>- Business Interest Checking</li> <li>- Non-Profit/Organization Checking</li> <li>- Public Funds Checking</li> <li>- Savings</li> <li>- Savings Accounts for Overdraft Protection</li> <li>- Money Markets</li> <li>- Certificate of Deposits</li> <li>- CDARS</li> <li>- ICS</li> <li>- Zero Balance Accounts</li> <li>- Sweep Accounts (on balance and off balance)</li> <li>- Commercial Terms Loans</li> <li>- Commercial Real Estate Loans</li> <li>- Construction Loans</li> <li>- Commercial Lines of Credit</li> <li>- Floor Plan Lines of Credit</li> <li>- Asset Based Lending</li> <li>- Small Business Loans and Lines</li> <li>- Commercial Treasury Management</li> <li>- ACH (outgoing and incoming)</li> <li>- Remote Deposit Capture/Mobile Deposit</li> <li>- Lockbox</li> <li>- Electronic Data Interchange (EDI)</li> <li>- Merchant Card Processing (Terminal and Mobile)</li> <li>- Controlled Disbursement</li> <li>- Positive Pay</li> <li>- ACH Positive Pay</li> <li>- Online Statements</li> <li>- Visa Debit Card/ATM Cards</li> <li>- VISA Business Credit Cards</li> <li>- ATM Deposit and Night Drop Services</li> <li>- Business Online Banking</li> <li>- Email Alerts</li> <li>- Retirement Services (IRA)</li> <li>- Wire Transfers</li> </ul>
Residential Mortgage	Wealth Management Services
<ul style="list-style-type: none"> <li>- Conventional Mortgages</li> <li>- Adjustable Rate Mortgages</li> <li>- Construction Loans and Permanent Financing</li> <li>- Professional Mortgages</li> <li>- Community Champion Mortgages</li> <li>- Home Ownership Program</li> <li>- Investment Real Estate Financing</li> <li>- Mortgage Pre-approval</li> <li>- Bridge Loans</li> <li>- Home Equity Fixed Term Loans</li> <li>- Home Equity Lines of Credit</li> </ul>	<ul style="list-style-type: none"> <li>- College Savings Plans</li> <li>- Mutual Fund Management</li> <li>- IRAs</li> <li>- Annuities and Life Insurance</li> <li>- 401(k) Rollovers</li> <li>- Brokerage Services</li> <li>- Portfolio Management</li> <li>- Risk Analysis and Management</li> <li>- Retirement Income Planning</li> <li>- Next Generation Planning</li> <li>- Financial and Estate Planning</li> <li>- Trust Planning</li> <li>- Charitable Trusts</li> <li>- Long-term Care Insurance</li> <li>- Gifting Strategies</li> <li>- Estate Settlement</li> <li>- Retirement Plans for Businesses</li> <li>- Business Succession Planning</li> </ul>





## Consumer Fee Schedule

Fee Category	Fee Name/Description	Fee Amount	Other Important Information about this fee
<b>Account Service Fees</b>	Check Orders	Prices vary depending on style selected	Checks must meet our quality standards for processing; otherwise your checks will be purchased through the vendor of our choice, at your expense
	Stop Payment Fee	\$36.00 per item	
	Overdraft Fee	\$36.00 per item	
	Transaction History Printout	\$3.00 per request	
	Irregular Statement Cycle	\$10.00 per request	
	Paper Statement Fee	\$3.00 per month	Applies to all consumer checking, interest checking and money market accounts - excludes Four Star Banking and Armed Forces accounts
	Image Statement Fee	\$3.00 per month	Non CheckSafe Fee - For consumers only
	Personal Accounts with Statements Held at Branch	\$2.00 per cycle	
	Interim Statement (without checks)	\$5.00 per request	
	Statement Copy (without checks)	\$5.00 per request	
	Copy of Item	\$5.00 per item	<ul style="list-style-type: none"><li>• Including money order, treasurer's check, savings withdrawal, deposit ticket, etc.</li><li>• Canceled check copy fee does not apply to CheckSafe customers</li><li>• CheckSafe customers requesting &gt; 25 copies per year may be assessed a fee</li></ul>
	Statement Reconciliation and Research Fees	\$25.00 per hour	\$25.00 minimum
	Excessive Transaction Fee	\$25.00 per transaction	Money Market and Savings accounts
	Inactivity Fee	\$10.00 per month	For checking accounts with a ledger balance of less than \$100 and with no activity during previous 12 months
	Replacement/Duplicate Debit Cards	\$7.50	
<b>Non S&amp;T ATM Transactions</b>	Mini Statement	\$1.00	Available only at our ATMs
	ATM Service Fees	\$3.00 per transaction	<ul style="list-style-type: none"><li>• ATM deposits, ATM withdrawals, ATM inquiries, ATM transfers to and from accounts</li><li>• Excludes Preferred Banking, Four Star Banking, Armed Forces Account and America's Choice accounts. See applicable disclosure</li></ul>

Fee Category	Fee Name/Description	Fee Amount	Other Important Information about this fee
<b>Consumer Online Banking</b>	Personal Financial Management	Free	
	Mobile Banking	Free	Carrier charges may apply
	Expedited Fee Bill Payment: ACH	\$14.95 per occurrence	
	Expedited Fee Bill Payment: Check	\$19.95 per occurrence	
	Quicken	\$5.00 per month	
<b>Transfer of Funds</b>	<b>Domestic Outgoing Wire (Customer)</b>		
	• Repetitive	\$25.00 per wire	
	• Non-Repetitive	\$25.00 per wire	
	Domestic Incoming Wire (Customer)	\$15.00 per wire	
	International Outgoing Wire (Customer)	\$50.00 per wire	
	International Incoming Wire (Customer)	\$22.00 per wire	
<b>Safe Deposit Boxes</b>	Various Sizes Available	\$40.00 - \$387.00 per year	
	Loss of One Key	\$30.00	Requires replacement with new lockset
	Loss of Two Keys	\$150.00	Requires drilling and lockset replacement
<b>Collection Items</b>	Canadian Items	\$15.00 per item	
	Bond Coupons	\$5.00 per envelope	
	Return Coupons	\$50.00 per bond	
	International Drafts	Fee varies	
	Outgoing Collections	\$25.00 per item	
	Incoming Collections	\$25.00 per item	
<b>Night Depository</b>	One-Time Fee	\$20.00 canvas bag (small)	
	One-Time Fee	\$25.00 canvas bag (large)	
	Service Fee	\$0.75 per drop for disposable	
	Service Fee	\$1.00 per drop for canvas	
	Disposable Bags	Fee varies	



Fee Category	Fee Name/Description	Fee Amount	Other Important Information about this fee
<b>Miscellaneous Services</b>	Treasurer's Checks	\$10.00 per check	Sold to customers only
	Domestic Money Orders	\$5.00 per money order	
	Faxes Sent Within PA	\$5.00 first page, \$1.00 each additional page	
	Faxes Sent Outside of PA	\$7.00 first page, \$1.50 each additional page	
	Visa® International Service Assessment Fee	0.8% of international purchases and cash disbursements which do not require conversion	Applies to Visa® credit and debit card transactions
	Visa International Service Assessment Fee	1% of international purchases and cash disbursements which require conversion	Applies to Visa® credit and debit card transactions
	Signature Guarantee Fee	\$10.00 per occurrence	
	Approved Checks Cashed for Non-Customers	\$10.00 per check	
	Assisted Transfer Service Charge	\$5.00 per transfer	
	Indemnity Bond	\$5.00 per bond	
	Legal Fees (FIDM Program)	\$50.00 per request	
	Legal Fees (Writs and Garnishments)	\$250.00 per request	
	Counter Check	\$1.00 per check	
	Undeliverable Mail	\$10.00 per occurrence	Applies to deposit statements returned to Bank as undeliverable and please contact us to validate your address



## IMPORTANT INFORMATION ABOUT PERSONAL CHECKING ACCOUNTS

### Smart Start Banking

Account for students ages 14-24

- Minimum balance to open account is \$50
- No minimum balance
- No monthly maintenance fee
- Daily card limit is \$250
- ATM transactions
  - Unlimited free ATM transactions at S&T Bank ATMs
  - S&T Bank does not charge you to use another bank's ATM plus reimburses surcharge fees (fees charged by other banks to use their ATMs) per statement cycle
  - Free ATM transactions do not apply to any fees other than fees assessed for using an ATM to withdraw cash from your Smart Start Banking account; for example, the VISA® International Service Assessment Fee, that applies when a foreign country ATM is used for a cash withdrawal, is not waived or reimbursed and will continue to apply

### Select Banking

- Minimum balance to open account is \$50
- No minimum balance
- No monthly maintenance fee
- Free ATM banking at S&T Bank ATMs

### Preferred Banking

- Minimum balance to open account is \$50
- Monthly maintenance fee is \$10
- No monthly maintenance fee will be assessed for:
  - Maintaining a minimum daily balance of \$1,000 or
  - Having combined consumer deposit and outstanding home loan balances of \$25,000\* or more
- Debit Rewards are \$0.05 per signature transaction
- ATM Transactions
  - Unlimited free ATM transactions at S&T Bank ATMs
  - S&T Bank does not charge you to use another bank's ATM plus reimburses surcharge fees (fees charged by other banks to use their ATMs) per statement cycle
  - Free ATM transactions do not apply to any fees other than fees assessed for using an ATM to withdraw cash from your S&T Preferred Banking account; for example, the VISA® International Service Assessment Fee, that applies when a foreign country ATM is used for a cash withdrawal, is not waived or reimbursed and will continue to apply

### Four Star Banking

Account for ages 50 and over

- Minimum balance to open account is \$50
- Monthly maintenance fee is \$10
- Minimum daily balance requirement is \$1,000
- No monthly maintenance fee will be assessed for:
  - Maintaining a minimum daily balance of \$1,000 or
  - Having combined consumer deposit and outstanding home loan balances of \$5,000\* or more
- ATM transactions
- Unlimited free ATM transactions at S&T Bank ATMs
- Non S&T Bank ATM withdrawal fees are waived, does not include surcharge fees (fee charged by other banks to use their ATM)

### Armed Forces Account\*\*

- Minimum balance to open account is \$50
  - No minimum balance
  - No monthly maintenance fee
- Completely FREE ATMs
  - Unlimited free ATM transactions at S&T Bank ATMs
  - Unlimited Non S&T Bank ATM transaction fees are waived
  - Surcharge fees (fee charged by other banks to use their ATM) are reimbursed per statement cycle
- Free Online Banking with Bill Pay
  - No Bill Pay inactivity fee will be charged
- No paper statement fee
- Free wire transfers
- Free safe deposit box – smallest size available at branch
- Free checks
- Free money orders

\*Combined deposit balances include: all personal checking, savings or time deposits. Combined home loan balances include: outstanding balances on mortgages serviced by S&T Bank, home equity loan and home equity line outstanding balances. Home loan balances do not include VA, FHA, or PHFA mortgages.

\*\*Must have valid military ID in order to qualify for Armed Forces Account.

Transaction and service fees, including overdraft fees, may apply to these accounts.



## IMPORTANT INFORMATION ABOUT PERSONAL CHECKING ACCOUNTS

### Easy Banking

- Minimum balance to open account is \$25
  - No minimum balance
  - Monthly maintenance fee is \$5
- Point of sale capability debit card
- Unlimited free ATM transactions at S&T Bank ATMs
- Out of network ATM fee is \$2.50 per transaction
- No paper statement fee
- Free Online Banking with Bill Pay
  - No Bill Pay inactivity fee will be charged
- Overdraft fee is \$0
  - Account cannot be overdrawn
- Dormancy or inactivity fee is \$0
- This account is a checkless checking account and no checks will be allowed. If check is presented for payment it will be returned and not honored

### Private Banking

- Minimum balance to open account is \$50
- Monthly maintenance fee is \$15
  - No monthly maintenance fee will be assessed for:
    - Maintaining a minimum daily balance of \$2,500 or
    - Having a combined consumer deposit and outstanding home loan balances of \$50,000 or more\*
- ATM transactions
  - Unlimited free ATM transactions at S&T Bank ATMs
  - S&T Bank does not charge you to use another bank's ATM plus reimburses surcharge fees (fees charged by other banks to use their ATMs) per statement cycle
  - Free ATM transactions do not apply to any fees other than fees assessed for using an ATM to withdraw cash from your S&T Preferred Banking account; for example, the VISA® International Service Assessment Fee, that applies when a foreign country ATM is used for a cash withdrawal, is not waived or reimbursed, and will continue to apply

\*Combined deposit balances include: all personal checking, savings or time deposits. Combined home loan balances include: outstanding balances on mortgages serviced by S&T Bank, home equity loan and home equity line outstanding balances. Home loan balances do not include VA, FHA, or PHFA mortgages.

Transaction and service fees, including overdraft fees, may apply to these accounts.



## IMPORTANT INFORMATION ABOUT INTEREST BEARING ACCOUNTS

### Preferred Banking with Interest

- Minimum balance to open account is \$50
- Monthly maintenance fee is \$15
- No monthly maintenance fee will be assessed for:
  - Maintaining a minimum daily balance of \$1,000 or
  - Having combined consumer deposit and outstanding home loan balances of \$50,000\* or more
- Interest bearing
- Debit Rewards are \$0.05 per signature transaction
- ATM transactions
  - Unlimited free ATM transactions at S&T Bank ATMs
  - S&T Bank does not charge you to use another bank's ATM plus reimburses surcharge fees (fees charged by other banks to use their ATMs) per statement cycle
  - Free ATM transactions do not apply to any fees other than fees assessed for using an ATM to withdraw cash from your S&T Preferred Banking with Interest account; for example, the VISA® International Service Assessment Fee, that applies when a foreign country ATM is used for a cash withdrawal, is not waived or reimbursed, and will continue to apply

### Four Star Banking with Interest

Account for ages 50 and over

- Minimum balance to open account is \$50
- Monthly maintenance fee is \$10
- Minimum daily balance requirement is \$1,000
- No monthly maintenance fee will be assessed for:
  - Maintaining a minimum daily balance of \$1,000 or
  - Having combined consumer deposit and outstanding home loan balances of \$5,000\* or more
- ATM transactions
  - Unlimited free ATM transactions at S&T Bank ATMs
  - Non S&T Bank ATM withdrawal fees are waived, does not include surcharge fees (fees charged by other banks to use their ATM)

### Interest Checking

- Minimum balance to open account is \$50
- Monthly maintenance fee is \$10
- Minimum daily balance requirement of \$1,000 or average monthly balance requirement of \$2,500
- No maintenance fee will be assessed for:
  - Maintaining a minimum daily balance of \$1,000 or
  - Maintaining an average monthly balance of \$2,500 or
  - Having combined consumer deposit and outstanding home loan balances of \$20,000\* or more
- Free ATM banking at S&T Bank ATMs

## IMPORTANT INFORMATION ABOUT PERSONAL MONEY MARKET ACCOUNTS

### Money Market Account

- Minimum balance to open account is \$50
- Minimum daily balance requirement of \$1,000 or average monthly balance requirement of \$2,500
- No monthly maintenance fee will be assessed for combined deposit and home loan balances of \$20,000\* or more
- Monthly maintenance fee is \$10 (if balance falls below minimum daily balance or average monthly balance or combined balances)
- Excessive transaction fee is \$ 25/transaction (A maximum of six third party transactions are permitted per calendar month or statement cycle)

\*Combined deposit balances include: all personal checking, savings or time deposits. Combined home loan balances include: outstanding balances on mortgages serviced by S&T Bank, home equity loan and home equity line outstanding balances. Home loan balances do not include VA, FHA, or PHFA mortgages.

Transaction and service fees, including overdraft fees, may apply to these accounts.



## IMPORTANT INFORMATION ABOUT PERSONAL SAVINGS ACCOUNTS

### Cash Management Account

- Minimum balance to open account is \$50
- Minimum daily balance requirement is \$5,000
- Monthly maintenance fee is \$12  
(if balance falls below minimum daily balance)
- Excessive transaction fee is \$25/transaction  
(A maximum of six third party transactions are permitted per calendar month or statement cycle)

### Preferred Savings Account

- Minimum balance to open account is \$50
- Minimum daily balance requirement is \$200
- Quarterly maintenance fee is \$10  
(Quarterly maintenance fee will be charged if daily balance falls below minimum daily balance requirement. Customer has two full quarters to bring minimum daily balance requirement to \$200 before quarterly maintenance fee is applied.)
- Excessive transaction fee is \$25/transaction  
(A maximum of six third party transactions are permitted per calendar month)
- Must have Preferred Banking or Preferred Banking with Interest in order to qualify for the Preferred Savings Account otherwise savings will revert to statement savings account and rate
- One Preferred Savings Account per Preferred Banking or Preferred Banking with Interest household

### Moola Moola Kids Savings

Account for children ages 13 and under

- Minimum balance to open account is \$50
- No quarterly maintenance fee until account holder turns 18 years old
  - \$10 quarterly maintenance fee assessed upon accountholder's eighteenth birthday if minimum balance falls below \$200
- Excessive transaction fee is \$25/transaction\*  
(A maximum of six third party transactions are permitted per calendar month)

### IRA Variable Rate Savings Account

- Minimum balance to open account is \$50
- The interest rate is tied to the 91-Day Treasury Bill rate  
(Discount rate in effect for the last Treasury Bill auction of the previous month)
- No maintenance fee

### Individual Retirement Account

- Transfers to other institutions are \$50/transfer

### Passbook Savings Account

- Minimum balance to open account is \$50
- Minimum daily balance requirement is \$200
- Quarterly maintenance fee is \$10  
(Quarterly maintenance fee will be charged if daily balance falls below minimum daily balance requirement. Customer has two full quarters after date of account opening to bring minimum daily balance requirement to \$200 before quarterly maintenance fee is applied)\*

### Statement Savings

- Minimum balance to open account is \$50
- Quarterly maintenance fee is \$10  
(Quarterly maintenance fee will be charged if daily balance falls below minimum daily balance requirement. Customer has two full quarters after date of account opening to bring minimum daily balance requirement to \$200 before quarterly maintenance fee is applied)\*
- Excessive transaction fee is \$25/transaction\*  
(A maximum of six third party transactions are permitted per calendar month)

### Premium Holiday Club

- Minimum balance to open account is \$50
- Minimum monthly transfer is \$10

### My Choice Account

- Minimum balance to open account \$50
- Minimum monthly transfer \$10

\*Waived for minors

Transaction and service fees, including overdraft fees, may apply to these accounts.



## Nonconsumer Fee Schedule

Fee Category	Fee Name/Description	Fee Amount	Other Important Information about this fee
<b>Miscellaneous Account Service Fees</b>	Check Orders	Prices vary depending on style selected	Checks must meet our quality standards for processing; otherwise your checks will be purchased through the vendor of our choice, at your expense
	Stop Payment Fee	\$36.00 per item	
	Overdraft Fee	\$36.00 per item	
	Overdraft Transfer Fee	\$10.00 per transfer	
	Daily Overdraft Fee	\$10.00 per day	Fee charged after fourth business day account remains in overdraft status
	Transaction History Printout	\$3.00 per request	
	Irregular Statement Cycle	\$10.00 per request	
	Interim Statement (without checks)	\$5.00 per request	
	Statement Copy (without checks)	\$5.00 per request	
	Copy of Item	\$5.00 per item	<ul style="list-style-type: none"><li>• Including money order, treasurer's check, savings withdrawal, deposit ticket, etc.</li><li>• Canceled check copy fee does not apply to CheckSafe customers</li><li>• CheckSafe customers requesting &gt; 25 copies per year may be assessed a fee</li></ul>
	Statement Reconciliation and Research Fees	\$25.00 per hour	\$25.00 minimum
	Excessive Transaction Fee	\$25.00 per transaction	Money Market and Savings accounts
	Inactivity Fee	\$10.00 per month	For checking accounts with a ledger balance of less than \$100 and with no activity during previous 12 months
	Replacement/Duplicate Debit Cards	\$7.50 per card	
	Mini Statement	\$1.00	Available only at our ATMs
<b>Non S&amp;T ATM Transactions</b>	ATM Service Fees	\$3.00 per transaction	• ATM Deposits, ATM Withdrawals, ATM Inquiries, ATM Transfers to and from accounts
<b>Business Online Banking</b>	Business Online Banking	\$15.00 per month	Additional services available at extra charges
	Billpay	Free	
<b>Small Business Online Banking</b>	Small Business Online Banking	Free	
	Billpay	10 free per month	\$0.50 per bill paid over 10



## Nonconsumer Fee Schedule

Fee Category	Fee Name/Description	Fee Amount	Other Important Information about this fee
Transfer of Funds	Domestic Outgoing Wire (Customer) <ul style="list-style-type: none"><li>• Repetitive</li><li>• Business Online Banking:<ul style="list-style-type: none"><li>Repetitive or Non-Repetitive</li></ul></li><li>• Non-Repetitive</li></ul>	\$25.00 per wire  \$15.00 per wire \$25.00 per wire	
	Domestic Incoming Wire (Customer)	\$15.00 per wire	
	International Outgoing Wire (Customer)	\$50.00 per wire	
	International Incoming Wire (Customer)	\$22.00 per wire	
	Wire drawdown fee	\$17.00 per wire	
Safe Deposit Boxes	Various Sizes Available	\$40.00 - \$387.00 per year	
	Loss of One Key	\$30.00	Requires replacement with new lockset
	Loss of Two Keys	\$150.00	Requires drilling and lockset replacement
Collection Items	Canadian Items	\$15.00 per item	
	Bond Coupons	\$5.00 per envelope	
	Return Coupon	\$50.00 per bond	
	International Drafts	Fee varies	
	Outgoing Collections	\$25.00 per item	
	Incoming Collections	\$25.00 per item	
Night Depository	One-Time Fee	\$20.00 canvas bag (small)	
	One-Time Fee	\$25.00 canvas bag (large)	
	Service Fee	\$0.75 per drop for disposable	REV 03.04.23
	Service Fee	\$1.00 per drop for canvas	
	Disposable Bags	Fee varies	

Fee Category	Fee Name/Description	Fee Amount	Other Important Information about this fee
<b>Miscellaneous Services</b>	Treasurer's Checks	\$10.00 per check	Sold to customers only
	Domestic Money Orders	\$5.00 per money order	
	Faxes sent within PA	\$5.00 first page, \$1.00 each additional page	
	Faxes sent outside of PA	\$7.00 first page, \$1.50 each additional page	
	Visa® International Service Assessment Fee	0.8% of international purchases and cash disbursements which do not require conversion	Applies to Visa credit and debit card transactions
	Visa International Service Assessment Fee	1% of international purchases and cash disbursements which require conversion	Applies to Visa credit and debit card transactions
	Signature Guarantee Fee	\$10.00 per occurrence	
	Approved Checks Cashed for Non-customers	\$10.00 per check	
	Assisted Transfer Service Charge	\$5.00 per transfer	
	Indemnity Bond	\$5.00 per bond	
	Legal Fees (FIDM Program)	\$50.00 per request	
	Legal Fees (Writs and Garnishments)	\$250.00 per request	
	Counter Check	\$1.00 per check	
	Coin Deposit	\$2.00 per \$1,000.00	
	Undeliverable Mail	\$10.00 per occurrence	Applies to deposit statements returned to bank as undeliverable. Please contact us to validate your address.
<b>Lockbox</b>	Activity Fee	\$1.25 per item \$75.00 monthly minimum	





## IMPORTANT INFORMATION ABOUT NONCONSUMER CHECKING ACCOUNTS

### Basic Business Checking

- No minimum balance
- No monthly maintenance fee
- 500 free transactions/item per statement cycle
  - Transactions/items over 500 \$0.50 per transaction/item (if transactions/items in the account are above 500)

### Business Interest Checking

- Minimum daily balance requirement \$2,500 or average monthly balance requirement \$3,000
- Monthly maintenance fee \$10 (if balance falls below average daily or monthly requirement)
- Monthly maintenance fee with statements with images \$12 (if balance falls below average daily or monthly requirement)
- 500 free transactions/items per statement cycle
  - Transactions/items over 500 \$0.50 per transaction/item (if transactions/items in the account are above 500)

### Business Checking Plus

- Up to 500 items processed per statement cycle\*
- Basic Business Online Banking
- Business Visa Debit Card
- Must maintain a \$25,000 monthly average balance to waive the monthly maintenance charge. Failing to maintain the average monthly balance will incur a monthly fee of \$15. Additional fees may apply based on activity, if applicable.

### RDC Account

- No minimum balance to open
- Average monthly balance requirement \$100,000
- Monthly fee \$100 if minimum daily balance falls below \$99,999
- Per item fee \$.50 per item over 500 per statement cycle
- ATM deposits FREE

### Remote Deposit Capture Fees

- Monthly machine rental FREE
- Monthly maintenance fee FREE
- If account holder changes to another account then account holder will assume the monthly costs involved with the Remote Deposit Capture machine which is outlined in the Remote Deposit Capture Agreement Overview.

### Remote Deposit Package

- No monthly minimum balance to obtain
- 200 transactions per statement cycle at no additional cost
- Transactions above 200 will be charged accordingly...
  - 201 – 300 transactions \$10 fee
  - 301 – 400 transactions \$20 fee
  - Over 400 transactions \$30 fee
- Single Feed Remote Deposit Capture Machine
- Must sign a one year contract
- If you choose to cancel your contract before one year a \$250.00 cancellation fee will apply
- Small Business Online Banking at no additional cost
- \$25 monthly maintenance fee

\* Per item fee charged after 500 items processed per statement cycle.



## IMPORTANT INFORMATION ABOUT NONCONSUMER SAVINGS ACCOUNTS

### Cash Management Account

- Minimum daily balance requirement \$5,000
- Monthly maintenance fee \$ 12 (if balance falls below minimum daily balance)
- 500 free transactions/item per statement cycle
  - Transactions/items over 500 \$0.50 per transaction/item (if transactions/items in the account are above 500)
- Excessive transaction fee \$25/transaction (A maximum of six third party transactions are permitted per calendar month or statement cycle)

### Money Market Account

- Minimum daily balance requirement \$2,500 or average monthly balance requirement \$3,000
- Monthly maintenance fee \$12 (if balance falls below minimum daily balance or average monthly)
- 500 free transactions/item per statement cycle
  - Transactions/items over 500 \$0.50 per transaction/item (if transactions/items in the account are above 500)
- Excessive transaction fee \$ 25/transaction (A maximum of six third party transactions are permitted per calendar month or statement cycle)

### Passbook Savings

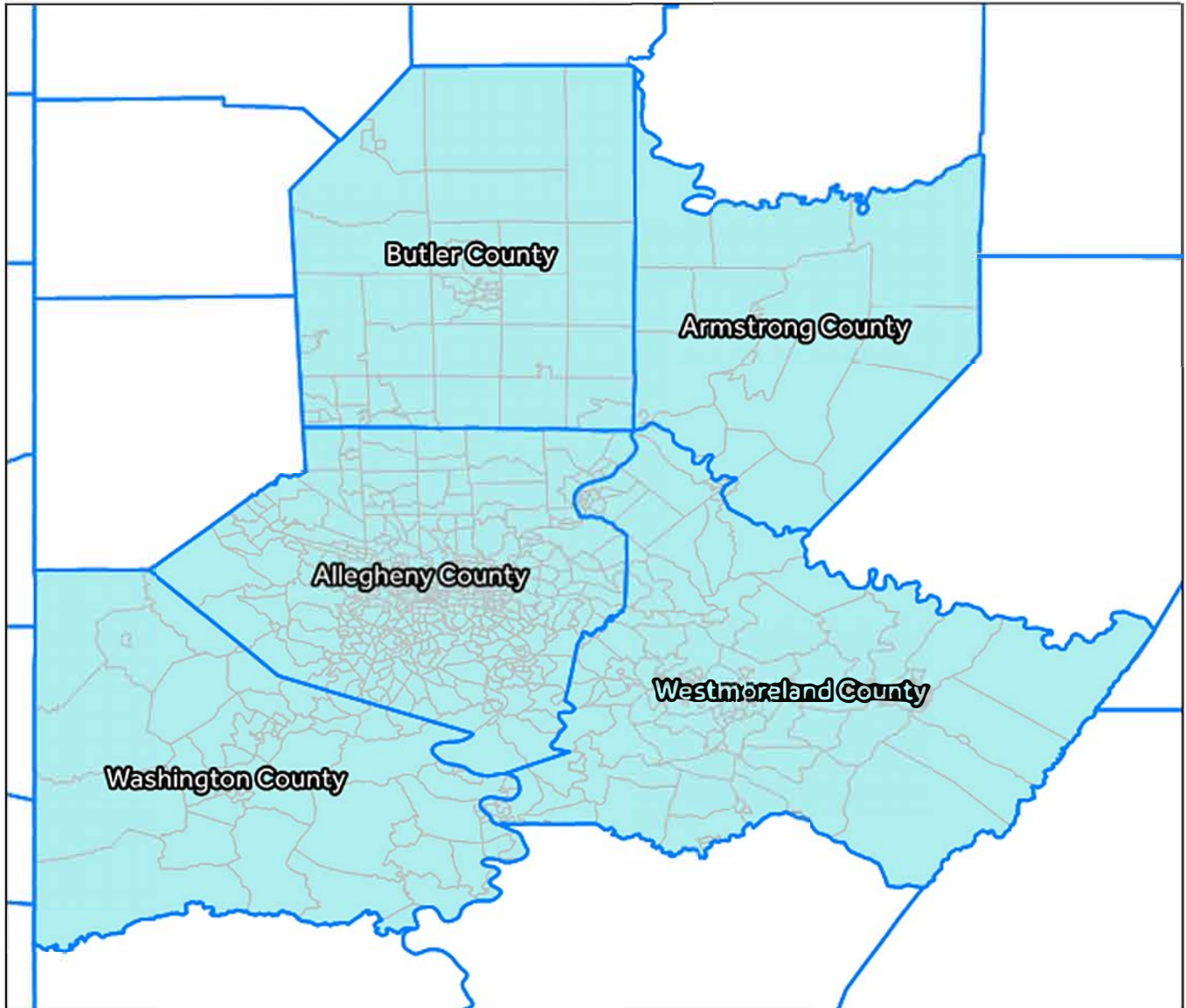
- Minimum daily balance to open account \$25
- Quarterly maintenance fee \$10 (if balance falls below \$200 minimum)
- 500 free transactions/item per statement cycle
  - Transactions/items over 500 \$0.50 per transaction/item (if transactions/items in the account are above 500)
- Excessive transaction fee \$ 25/transaction (A maximum of six third party transactions are permitted per calendar month)

### Statement Savings

- Minimum daily balance to open account \$25
- Quarterly maintenance fee \$10 (if balance falls below \$200 minimum)
- 500 free transactions/item per statement cycle
  - Transactions/items over 500 \$0.50 per transaction/item (if transactions/items in the account are above 500)
- Excessive transaction fee \$ 25/transaction (A maximum of six third party transactions are permitted per calendar month)

Please refer to the Account Analysis fee schedule for business accounts with account analysis.

# AA1 - Pittsburgh



S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 1 - Pittsburgh						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
38300	42	Pennsylvania	003	Allegheny	0103.01	Not Available
38300	42	Pennsylvania	003	Allegheny	0103.02	Low
38300	42	Pennsylvania	003	Allegheny	0201.00	Upper
38300	42	Pennsylvania	003	Allegheny	0203.00	Not Available
38300	42	Pennsylvania	003	Allegheny	0305.00	Low
38300	42	Pennsylvania	003	Allegheny	0402.00	Low
38300	42	Pennsylvania	003	Allegheny	0404.00	Upper
38300	42	Pennsylvania	003	Allegheny	0405.00	Low
38300	42	Pennsylvania	003	Allegheny	0406.00	Low
38300	42	Pennsylvania	003	Allegheny	0409.00	Moderate
38300	42	Pennsylvania	003	Allegheny	0501.00	Low
38300	42	Pennsylvania	003	Allegheny	0506.00	Moderate
38300	42	Pennsylvania	003	Allegheny	0509.00	Low
38300	42	Pennsylvania	003	Allegheny	0510.00	Not Available
38300	42	Pennsylvania	003	Allegheny	0511.00	Low
38300	42	Pennsylvania	003	Allegheny	0603.00	Middle
38300	42	Pennsylvania	003	Allegheny	0605.00	Middle
38300	42	Pennsylvania	003	Allegheny	0703.00	Upper
38300	42	Pennsylvania	003	Allegheny	0705.00	Middle
38300	42	Pennsylvania	003	Allegheny	0706.00	Middle
38300	42	Pennsylvania	003	Allegheny	0708.00	Upper
38300	42	Pennsylvania	003	Allegheny	0709.00	Upper
38300	42	Pennsylvania	003	Allegheny	0802.00	Moderate
38300	42	Pennsylvania	003	Allegheny	0804.00	Middle
38300	42	Pennsylvania	003	Allegheny	0806.00	Upper
38300	42	Pennsylvania	003	Allegheny	0807.00	Moderate
38300	42	Pennsylvania	003	Allegheny	0809.00	Middle
38300	42	Pennsylvania	003	Allegheny	0901.00	Middle
38300	42	Pennsylvania	003	Allegheny	0902.00	Upper
38300	42	Pennsylvania	003	Allegheny	0903.00	Middle
38300	42	Pennsylvania	003	Allegheny	1005.00	Middle
38300	42	Pennsylvania	003	Allegheny	1011.00	Moderate
38300	42	Pennsylvania	003	Allegheny	1014.00	Middle
38300	42	Pennsylvania	003	Allegheny	1018.00	Middle
38300	42	Pennsylvania	003	Allegheny	1019.00	Moderate
38300	42	Pennsylvania	003	Allegheny	1102.00	Upper
38300	42	Pennsylvania	003	Allegheny	1106.00	Upper
38300	42	Pennsylvania	003	Allegheny	1113.00	Moderate
38300	42	Pennsylvania	003	Allegheny	1114.00	Moderate
38300	42	Pennsylvania	003	Allegheny	1115.00	Low
38300	42	Pennsylvania	003	Allegheny	1203.00	Moderate
38300	42	Pennsylvania	003	Allegheny	1209.00	Low
38300	42	Pennsylvania	003	Allegheny	1302.00	Moderate
38300	42	Pennsylvania	003	Allegheny	1306.00	Low
38300	42	Pennsylvania	003	Allegheny	1307.00	Low
38300	42	Pennsylvania	003	Allegheny	1308.00	Low
38300	42	Pennsylvania	003	Allegheny	1401.00	Upper
38300	42	Pennsylvania	003	Allegheny	1402.00	Upper
38300	42	Pennsylvania	003	Allegheny	1403.00	Upper
38300	42	Pennsylvania	003	Allegheny	1404.00	Upper
38300	42	Pennsylvania	003	Allegheny	1405.00	Middle
38300	42	Pennsylvania	003	Allegheny	1408.00	Upper
38300	42	Pennsylvania	003	Allegheny	1411.00	Upper
38300	42	Pennsylvania	003	Allegheny	1412.00	Upper
38300	42	Pennsylvania	003	Allegheny	1413.00	Upper
38300	42	Pennsylvania	003	Allegheny	1414.00	Upper
38300	42	Pennsylvania	003	Allegheny	1516.00	Middle

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 1 - Pittsburgh						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
38300	42	Pennsylvania	003	Allegheny	1517.00	Middle
38300	42	Pennsylvania	003	Allegheny	1608.00	Moderate
38300	42	Pennsylvania	003	Allegheny	1609.00	Upper
38300	42	Pennsylvania	003	Allegheny	1610.00	Low
38300	42	Pennsylvania	003	Allegheny	1702.00	Moderate
38300	42	Pennsylvania	003	Allegheny	1706.00	Moderate
38300	42	Pennsylvania	003	Allegheny	1803.00	Low
38300	42	Pennsylvania	003	Allegheny	1807.00	Low
38300	42	Pennsylvania	003	Allegheny	1903.00	Moderate
38300	42	Pennsylvania	003	Allegheny	1911.00	Upper
38300	42	Pennsylvania	003	Allegheny	1914.00	Middle
38300	42	Pennsylvania	003	Allegheny	1915.00	Moderate
38300	42	Pennsylvania	003	Allegheny	1916.00	Moderate
38300	42	Pennsylvania	003	Allegheny	1917.00	Middle
38300	42	Pennsylvania	003	Allegheny	1918.00	Middle
38300	42	Pennsylvania	003	Allegheny	1919.00	Middle
38300	42	Pennsylvania	003	Allegheny	1920.00	Middle
38300	42	Pennsylvania	003	Allegheny	2022.00	Moderate
38300	42	Pennsylvania	003	Allegheny	2023.00	Middle
38300	42	Pennsylvania	003	Allegheny	2413.00	Middle
38300	42	Pennsylvania	003	Allegheny	2509.00	Low
38300	42	Pennsylvania	003	Allegheny	2602.00	Middle
38300	42	Pennsylvania	003	Allegheny	2607.00	Middle
38300	42	Pennsylvania	003	Allegheny	2613.00	Low
38300	42	Pennsylvania	003	Allegheny	2614.00	Moderate
38300	42	Pennsylvania	003	Allegheny	2615.00	Moderate
38300	42	Pennsylvania	003	Allegheny	2620.00	Moderate
38300	42	Pennsylvania	003	Allegheny	2701.00	Middle
38300	42	Pennsylvania	003	Allegheny	2703.00	Middle
38300	42	Pennsylvania	003	Allegheny	2708.00	Middle
38300	42	Pennsylvania	003	Allegheny	2716.00	Moderate
38300	42	Pennsylvania	003	Allegheny	2814.00	Low
38300	42	Pennsylvania	003	Allegheny	2815.00	Moderate
38300	42	Pennsylvania	003	Allegheny	2901.00	Moderate
38300	42	Pennsylvania	003	Allegheny	2902.00	Moderate
38300	42	Pennsylvania	003	Allegheny	2904.00	Middle
38300	42	Pennsylvania	003	Allegheny	3001.00	Moderate
38300	42	Pennsylvania	003	Allegheny	3102.00	Middle
38300	42	Pennsylvania	003	Allegheny	3204.00	Moderate
38300	42	Pennsylvania	003	Allegheny	3206.00	Middle
38300	42	Pennsylvania	003	Allegheny	3207.00	Middle
38300	42	Pennsylvania	003	Allegheny	4011.00	Middle
38300	42	Pennsylvania	003	Allegheny	4012.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4013.00	Middle
38300	42	Pennsylvania	003	Allegheny	4020.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4035.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4040.00	Middle
38300	42	Pennsylvania	003	Allegheny	4050.00	Middle
38300	42	Pennsylvania	003	Allegheny	4060.00	Middle
38300	42	Pennsylvania	003	Allegheny	4070.01	Middle
38300	42	Pennsylvania	003	Allegheny	4070.02	Middle
38300	42	Pennsylvania	003	Allegheny	4080.01	Upper
38300	42	Pennsylvania	003	Allegheny	4080.02	Upper
38300	42	Pennsylvania	003	Allegheny	4090.01	Upper
38300	42	Pennsylvania	003	Allegheny	4090.02	Upper
38300	42	Pennsylvania	003	Allegheny	4100.00	Upper
38300	42	Pennsylvania	003	Allegheny	4110.01	Upper

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 1 - Pittsburgh						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
38300	42	Pennsylvania	003	Allegheny	4110.02	Upper
38300	42	Pennsylvania	003	Allegheny	4120.02	Upper
38300	42	Pennsylvania	003	Allegheny	4120.03	Upper
38300	42	Pennsylvania	003	Allegheny	4120.04	Upper
38300	42	Pennsylvania	003	Allegheny	4131.00	Upper
38300	42	Pennsylvania	003	Allegheny	4132.01	Upper
38300	42	Pennsylvania	003	Allegheny	4132.02	Upper
38300	42	Pennsylvania	003	Allegheny	4133.00	Upper
38300	42	Pennsylvania	003	Allegheny	4134.00	Upper
38300	42	Pennsylvania	003	Allegheny	4135.00	Upper
38300	42	Pennsylvania	003	Allegheny	4141.01	Upper
38300	42	Pennsylvania	003	Allegheny	4141.02	Upper
38300	42	Pennsylvania	003	Allegheny	4142.00	Upper
38300	42	Pennsylvania	003	Allegheny	4150.01	Upper
38300	42	Pennsylvania	003	Allegheny	4150.02	Upper
38300	42	Pennsylvania	003	Allegheny	4160.00	Middle
38300	42	Pennsylvania	003	Allegheny	4171.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4172.00	Middle
38300	42	Pennsylvania	003	Allegheny	4180.00	Upper
38300	42	Pennsylvania	003	Allegheny	4190.00	Middle
38300	42	Pennsylvania	003	Allegheny	4200.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4211.00	Upper
38300	42	Pennsylvania	003	Allegheny	4212.00	Upper
38300	42	Pennsylvania	003	Allegheny	4220.00	Upper
38300	42	Pennsylvania	003	Allegheny	4230.00	Upper
38300	42	Pennsylvania	003	Allegheny	4240.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4250.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4263.00	Upper
38300	42	Pennsylvania	003	Allegheny	4264.00	Middle
38300	42	Pennsylvania	003	Allegheny	4267.00	Middle
38300	42	Pennsylvania	003	Allegheny	4268.00	Upper
38300	42	Pennsylvania	003	Allegheny	4270.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4271.00	Upper
38300	42	Pennsylvania	003	Allegheny	4272.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4281.00	Middle
38300	42	Pennsylvania	003	Allegheny	4282.00	Middle
38300	42	Pennsylvania	003	Allegheny	4291.00	Middle
38300	42	Pennsylvania	003	Allegheny	4292.01	Upper
38300	42	Pennsylvania	003	Allegheny	4292.02	Upper
38300	42	Pennsylvania	003	Allegheny	4293.00	Upper
38300	42	Pennsylvania	003	Allegheny	4294.00	Upper
38300	42	Pennsylvania	003	Allegheny	4295.00	Middle
38300	42	Pennsylvania	003	Allegheny	4296.00	Upper
38300	42	Pennsylvania	003	Allegheny	4297.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4301.00	Middle
38300	42	Pennsylvania	003	Allegheny	4302.00	Middle
38300	42	Pennsylvania	003	Allegheny	4311.00	Middle
38300	42	Pennsylvania	003	Allegheny	4314.00	Middle
38300	42	Pennsylvania	003	Allegheny	4315.00	Upper
38300	42	Pennsylvania	003	Allegheny	4323.00	Middle
38300	42	Pennsylvania	003	Allegheny	4324.00	Middle
38300	42	Pennsylvania	003	Allegheny	4340.00	Upper
38300	42	Pennsylvania	003	Allegheny	4350.00	Middle
38300	42	Pennsylvania	003	Allegheny	4370.00	Upper
38300	42	Pennsylvania	003	Allegheny	4390.00	Upper
38300	42	Pennsylvania	003	Allegheny	4455.00	Upper
38300	42	Pennsylvania	003	Allegheny	4460.00	Upper



S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 1 - Pittsburgh						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
38300	42	Pennsylvania	003	Allegheny	4470.00	Middle
38300	42	Pennsylvania	003	Allegheny	4480.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4490.00	Middle
38300	42	Pennsylvania	003	Allegheny	4507.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4508.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4511.01	Upper
38300	42	Pennsylvania	003	Allegheny	4511.02	Middle
38300	42	Pennsylvania	003	Allegheny	4511.04	Upper
38300	42	Pennsylvania	003	Allegheny	4511.05	Upper
38300	42	Pennsylvania	003	Allegheny	4513.00	Middle
38300	42	Pennsylvania	003	Allegheny	4520.00	Upper
38300	42	Pennsylvania	003	Allegheny	4530.03	Upper
38300	42	Pennsylvania	003	Allegheny	4530.04	Upper
38300	42	Pennsylvania	003	Allegheny	4550.00	Middle
38300	42	Pennsylvania	003	Allegheny	4560.01	Upper
38300	42	Pennsylvania	003	Allegheny	4560.03	Upper
38300	42	Pennsylvania	003	Allegheny	4560.04	Upper
38300	42	Pennsylvania	003	Allegheny	4571.00	Middle
38300	42	Pennsylvania	003	Allegheny	4572.00	Middle
38300	42	Pennsylvania	003	Allegheny	4580.01	Upper
38300	42	Pennsylvania	003	Allegheny	4580.02	Upper
38300	42	Pennsylvania	003	Allegheny	4591.01	Middle
38300	42	Pennsylvania	003	Allegheny	4591.02	Upper
38300	42	Pennsylvania	003	Allegheny	4592.01	Middle
38300	42	Pennsylvania	003	Allegheny	4592.02	Middle
38300	42	Pennsylvania	003	Allegheny	4600.01	Middle
38300	42	Pennsylvania	003	Allegheny	4600.02	Middle
38300	42	Pennsylvania	003	Allegheny	4610.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4621.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4626.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4639.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4643.00	Middle
38300	42	Pennsylvania	003	Allegheny	4644.00	Not Available
38300	42	Pennsylvania	003	Allegheny	4656.00	Middle
38300	42	Pennsylvania	003	Allegheny	4658.00	Upper
38300	42	Pennsylvania	003	Allegheny	4687.00	Middle
38300	42	Pennsylvania	003	Allegheny	4688.00	Middle
38300	42	Pennsylvania	003	Allegheny	4689.00	Middle
38300	42	Pennsylvania	003	Allegheny	4690.00	Middle
38300	42	Pennsylvania	003	Allegheny	4703.00	Middle
38300	42	Pennsylvania	003	Allegheny	4704.00	Upper
38300	42	Pennsylvania	003	Allegheny	4705.01	Upper
38300	42	Pennsylvania	003	Allegheny	4705.02	Upper
38300	42	Pennsylvania	003	Allegheny	4706.00	Middle
38300	42	Pennsylvania	003	Allegheny	4710.00	Middle
38300	42	Pennsylvania	003	Allegheny	4721.00	Middle
38300	42	Pennsylvania	003	Allegheny	4722.00	Middle
38300	42	Pennsylvania	003	Allegheny	4723.00	Middle
38300	42	Pennsylvania	003	Allegheny	4724.00	Middle
38300	42	Pennsylvania	003	Allegheny	4731.00	Upper
38300	42	Pennsylvania	003	Allegheny	4732.00	Upper
38300	42	Pennsylvania	003	Allegheny	4733.00	Upper
38300	42	Pennsylvania	003	Allegheny	4734.01	Upper
38300	42	Pennsylvania	003	Allegheny	4734.02	Upper
38300	42	Pennsylvania	003	Allegheny	4735.00	Upper
38300	42	Pennsylvania	003	Allegheny	4736.01	Upper
38300	42	Pennsylvania	003	Allegheny	4736.02	Upper

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 1 - Pittsburgh						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
38300	42	Pennsylvania	003	Allegheny	4741.01	Upper
38300	42	Pennsylvania	003	Allegheny	4741.02	Upper
38300	42	Pennsylvania	003	Allegheny	4742.01	Upper
38300	42	Pennsylvania	003	Allegheny	4742.02	Upper
38300	42	Pennsylvania	003	Allegheny	4742.03	Upper
38300	42	Pennsylvania	003	Allegheny	4751.01	Middle
38300	42	Pennsylvania	003	Allegheny	4751.02	Middle
38300	42	Pennsylvania	003	Allegheny	4752.00	Upper
38300	42	Pennsylvania	003	Allegheny	4753.01	Middle
38300	42	Pennsylvania	003	Allegheny	4753.03	Upper
38300	42	Pennsylvania	003	Allegheny	4753.04	Upper
38300	42	Pennsylvania	003	Allegheny	4754.01	Upper
38300	42	Pennsylvania	003	Allegheny	4754.02	Upper
38300	42	Pennsylvania	003	Allegheny	4761.00	Middle
38300	42	Pennsylvania	003	Allegheny	4762.00	Middle
38300	42	Pennsylvania	003	Allegheny	4771.00	Upper
38300	42	Pennsylvania	003	Allegheny	4772.00	Middle
38300	42	Pennsylvania	003	Allegheny	4773.00	Middle
38300	42	Pennsylvania	003	Allegheny	4781.00	Middle
38300	42	Pennsylvania	003	Allegheny	4782.00	Middle
38300	42	Pennsylvania	003	Allegheny	4790.00	Middle
38300	42	Pennsylvania	003	Allegheny	4801.01	Moderate
38300	42	Pennsylvania	003	Allegheny	4801.02	Middle
38300	42	Pennsylvania	003	Allegheny	4802.00	Middle
38300	42	Pennsylvania	003	Allegheny	4803.00	Middle
38300	42	Pennsylvania	003	Allegheny	4804.00	Middle
38300	42	Pennsylvania	003	Allegheny	4810.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4825.00	Middle
38300	42	Pennsylvania	003	Allegheny	4838.00	Low
38300	42	Pennsylvania	003	Allegheny	4843.00	Middle
38300	42	Pennsylvania	003	Allegheny	4845.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4846.00	Middle
38300	42	Pennsylvania	003	Allegheny	4850.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4867.00	Low
38300	42	Pennsylvania	003	Allegheny	4868.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4869.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4870.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4881.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4882.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4883.00	Middle
38300	42	Pennsylvania	003	Allegheny	4884.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4885.00	Middle
38300	42	Pennsylvania	003	Allegheny	4886.00	Middle
38300	42	Pennsylvania	003	Allegheny	4890.01	Middle
38300	42	Pennsylvania	003	Allegheny	4890.02	Middle
38300	42	Pennsylvania	003	Allegheny	4900.02	Middle
38300	42	Pennsylvania	003	Allegheny	4900.03	Upper
38300	42	Pennsylvania	003	Allegheny	4900.04	Upper
38300	42	Pennsylvania	003	Allegheny	4911.01	Upper
38300	42	Pennsylvania	003	Allegheny	4912.00	Middle
38300	42	Pennsylvania	003	Allegheny	4927.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4928.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4929.00	Low
38300	42	Pennsylvania	003	Allegheny	4940.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4950.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4961.01	Upper
38300	42	Pennsylvania	003	Allegheny	4961.02	Middle



S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 1 - Pittsburgh						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
38300	42	Pennsylvania	003	Allegheny	4962.00	Middle
38300	42	Pennsylvania	003	Allegheny	4970.00	Middle
38300	42	Pennsylvania	003	Allegheny	4980.00	Middle
38300	42	Pennsylvania	003	Allegheny	4993.00	Moderate
38300	42	Pennsylvania	003	Allegheny	4994.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5003.00	Middle
38300	42	Pennsylvania	003	Allegheny	5010.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5030.02	Middle
38300	42	Pennsylvania	003	Allegheny	5041.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5070.00	Middle
38300	42	Pennsylvania	003	Allegheny	5080.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5094.00	Low
38300	42	Pennsylvania	003	Allegheny	5100.00	Low
38300	42	Pennsylvania	003	Allegheny	5120.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5130.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5138.00	Low
38300	42	Pennsylvania	003	Allegheny	5140.00	Low
38300	42	Pennsylvania	003	Allegheny	5151.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5152.00	Middle
38300	42	Pennsylvania	003	Allegheny	5153.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5154.01	Upper
38300	42	Pennsylvania	003	Allegheny	5161.00	Upper
38300	42	Pennsylvania	003	Allegheny	5162.00	Upper
38300	42	Pennsylvania	003	Allegheny	5170.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5180.01	Upper
38300	42	Pennsylvania	003	Allegheny	5190.00	Upper
38300	42	Pennsylvania	003	Allegheny	5200.01	Middle
38300	42	Pennsylvania	003	Allegheny	5200.02	Moderate
38300	42	Pennsylvania	003	Allegheny	5211.00	Middle
38300	42	Pennsylvania	003	Allegheny	5212.00	Middle
38300	42	Pennsylvania	003	Allegheny	5213.01	Middle
38300	42	Pennsylvania	003	Allegheny	5213.02	Middle
38300	42	Pennsylvania	003	Allegheny	5214.01	Middle
38300	42	Pennsylvania	003	Allegheny	5214.02	Upper
38300	42	Pennsylvania	003	Allegheny	5215.00	Middle
38300	42	Pennsylvania	003	Allegheny	5220.00	Low
38300	42	Pennsylvania	003	Allegheny	5231.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5232.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5233.00	Middle
38300	42	Pennsylvania	003	Allegheny	5234.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5235.01	Moderate
38300	42	Pennsylvania	003	Allegheny	5235.02	Moderate
38300	42	Pennsylvania	003	Allegheny	5236.00	Middle
38300	42	Pennsylvania	003	Allegheny	5237.01	Middle
38300	42	Pennsylvania	003	Allegheny	5237.02	Middle
38300	42	Pennsylvania	003	Allegheny	5238.00	Middle
38300	42	Pennsylvania	003	Allegheny	5240.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5251.00	Upper
38300	42	Pennsylvania	003	Allegheny	5252.00	Upper
38300	42	Pennsylvania	003	Allegheny	5253.00	Upper
38300	42	Pennsylvania	003	Allegheny	5261.01	Upper
38300	42	Pennsylvania	003	Allegheny	5261.02	Middle
38300	42	Pennsylvania	003	Allegheny	5262.01	Middle
38300	42	Pennsylvania	003	Allegheny	5262.02	Middle
38300	42	Pennsylvania	003	Allegheny	5263.01	Upper
38300	42	Pennsylvania	003	Allegheny	5263.02	Middle
38300	42	Pennsylvania	003	Allegheny	5509.00	Low

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 1 - Pittsburgh						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
38300	42	Pennsylvania	003	Allegheny	5512.00	Low
38300	42	Pennsylvania	003	Allegheny	5513.00	Middle
38300	42	Pennsylvania	003	Allegheny	5519.00	Not Available
38300	42	Pennsylvania	003	Allegheny	5520.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5521.00	Low
38300	42	Pennsylvania	003	Allegheny	5522.00	Not Available
38300	42	Pennsylvania	003	Allegheny	5523.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5524.00	Low
38300	42	Pennsylvania	003	Allegheny	5604.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5605.00	Upper
38300	42	Pennsylvania	003	Allegheny	5614.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5615.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5619.00	Low
38300	42	Pennsylvania	003	Allegheny	5620.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5623.00	Low
38300	42	Pennsylvania	003	Allegheny	5624.00	Low
38300	42	Pennsylvania	003	Allegheny	5625.00	Low
38300	42	Pennsylvania	003	Allegheny	5626.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5627.00	Middle
38300	42	Pennsylvania	003	Allegheny	5628.00	Middle
38300	42	Pennsylvania	003	Allegheny	5629.01	Low
38300	42	Pennsylvania	003	Allegheny	5630.00	Middle
38300	42	Pennsylvania	003	Allegheny	5631.00	Middle
38300	42	Pennsylvania	003	Allegheny	5632.01	Not Available
38300	42	Pennsylvania	003	Allegheny	5632.02	Middle
38300	42	Pennsylvania	003	Allegheny	5633.00	Upper
38300	42	Pennsylvania	003	Allegheny	5638.00	Upper
38300	42	Pennsylvania	003	Allegheny	5639.00	Middle
38300	42	Pennsylvania	003	Allegheny	5640.00	Upper
38300	42	Pennsylvania	003	Allegheny	5641.00	Upper
38300	42	Pennsylvania	003	Allegheny	5642.00	Middle
38300	42	Pennsylvania	003	Allegheny	5644.00	Middle
38300	42	Pennsylvania	003	Allegheny	5645.00	Middle
38300	42	Pennsylvania	003	Allegheny	5647.00	Low
38300	42	Pennsylvania	003	Allegheny	5648.00	Low
38300	42	Pennsylvania	003	Allegheny	5651.00	Middle
38300	42	Pennsylvania	003	Allegheny	5652.00	Moderate
38300	42	Pennsylvania	003	Allegheny	5653.00	Moderate
38300	42	Pennsylvania	003	Allegheny	9800.00	Not Available
38300	42	Pennsylvania	003	Allegheny	9801.00	Not Available
38300	42	Pennsylvania	003	Allegheny	9803.00	Not Available
38300	42	Pennsylvania	003	Allegheny	9804.00	Not Available
38300	42	Pennsylvania	003	Allegheny	9805.00	Not Available
38300	42	Pennsylvania	003	Allegheny	9806.00	Not Available
38300	42	Pennsylvania	003	Allegheny	9807.00	Not Available
38300	42	Pennsylvania	003	Allegheny	9808.00	Not Available
38300	42	Pennsylvania	003	Allegheny	9809.00	Not Available
38300	42	Pennsylvania	003	Allegheny	9810.00	Not Available
38300	42	Pennsylvania	003	Allegheny	9811.00	Not Available
38300	42	Pennsylvania	003	Allegheny	9812.00	Not Available
38300	42	Pennsylvania	003	Allegheny	9818.00	Not Available
38300	42	Pennsylvania	003	Allegheny	9822.00	Not Available
38300	42	Pennsylvania	005	Armstrong	9501.00	Moderate
38300	42	Pennsylvania	005	Armstrong	9502.00	Moderate
38300	42	Pennsylvania	005	Armstrong	9503.00	Middle
38300	42	Pennsylvania	005	Armstrong	9504.00	Middle
38300	42	Pennsylvania	005	Armstrong	9505.00	Middle

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 1 - Pittsburgh						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
38300	42	Pennsylvania	005	Armstrong	9506.00	Moderate
38300	42	Pennsylvania	005	Armstrong	9507.00	Moderate
38300	42	Pennsylvania	005	Armstrong	9508.00	Middle
38300	42	Pennsylvania	005	Armstrong	9509.00	Middle
38300	42	Pennsylvania	005	Armstrong	9510.00	Moderate
38300	42	Pennsylvania	005	Armstrong	9511.00	Moderate
38300	42	Pennsylvania	005	Armstrong	9512.00	Middle
38300	42	Pennsylvania	005	Armstrong	9513.00	Middle
38300	42	Pennsylvania	005	Armstrong	9514.00	Moderate
38300	42	Pennsylvania	005	Armstrong	9515.00	Middle
38300	42	Pennsylvania	005	Armstrong	9516.00	Moderate
38300	42	Pennsylvania	005	Armstrong	9517.00	Middle
38300	42	Pennsylvania	005	Armstrong	9518.00	Moderate
38300	42	Pennsylvania	005	Armstrong	9519.00	Moderate
38300	42	Pennsylvania	019	Butler	9021.00	Middle
38300	42	Pennsylvania	019	Butler	9022.00	Moderate
38300	42	Pennsylvania	019	Butler	9023.00	Low
38300	42	Pennsylvania	019	Butler	9024.00	Low
38300	42	Pennsylvania	019	Butler	9025.00	Middle
38300	42	Pennsylvania	019	Butler	9026.00	Middle
38300	42	Pennsylvania	019	Butler	9027.00	Middle
38300	42	Pennsylvania	019	Butler	9028.00	Middle
38300	42	Pennsylvania	019	Butler	9029.00	Middle
38300	42	Pennsylvania	019	Butler	9030.00	Middle
38300	42	Pennsylvania	019	Butler	9031.00	Middle
38300	42	Pennsylvania	019	Butler	9101.00	Middle
38300	42	Pennsylvania	019	Butler	9102.00	Middle
38300	42	Pennsylvania	019	Butler	9103.01	Middle
38300	42	Pennsylvania	019	Butler	9103.02	Middle
38300	42	Pennsylvania	019	Butler	9104.00	Middle
38300	42	Pennsylvania	019	Butler	9106.00	Moderate
38300	42	Pennsylvania	019	Butler	9107.00	Middle
38300	42	Pennsylvania	019	Butler	9108.00	Upper
38300	42	Pennsylvania	019	Butler	9109.00	Upper
38300	42	Pennsylvania	019	Butler	9110.00	Middle
38300	42	Pennsylvania	019	Butler	9111.00	Middle
38300	42	Pennsylvania	019	Butler	9112.00	Moderate
38300	42	Pennsylvania	019	Butler	9113.00	Middle
38300	42	Pennsylvania	019	Butler	9114.00	Middle
38300	42	Pennsylvania	019	Butler	9115.01	Middle
38300	42	Pennsylvania	019	Butler	9115.02	Middle
38300	42	Pennsylvania	019	Butler	9116.00	Middle
38300	42	Pennsylvania	019	Butler	9117.00	Middle
38300	42	Pennsylvania	019	Butler	9118.00	Upper
38300	42	Pennsylvania	019	Butler	9119.00	Middle
38300	42	Pennsylvania	019	Butler	9120.01	Upper
38300	42	Pennsylvania	019	Butler	9120.02	Upper
38300	42	Pennsylvania	019	Butler	9121.01	Upper
38300	42	Pennsylvania	019	Butler	9121.02	Upper
38300	42	Pennsylvania	019	Butler	9122.00	Upper
38300	42	Pennsylvania	019	Butler	9123.01	Upper
38300	42	Pennsylvania	019	Butler	9123.03	Upper
38300	42	Pennsylvania	019	Butler	9123.04	Upper
38300	42	Pennsylvania	019	Butler	9124.03	Upper
38300	42	Pennsylvania	019	Butler	9124.04	Upper
38300	42	Pennsylvania	019	Butler	9124.05	Middle
38300	42	Pennsylvania	019	Butler	9124.06	Upper

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 1 - Pittsburgh						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
38300	42	Pennsylvania	019	Butler	9127.01	Upper
38300	42	Pennsylvania	019	Butler	9127.02	Upper
38300	42	Pennsylvania	019	Butler	9128.00	Middle
38300	42	Pennsylvania	019	Butler	9801.00	Not Available
38300	42	Pennsylvania	125	Washington	7041.00	Low
38300	42	Pennsylvania	125	Washington	7110.00	Middle
38300	42	Pennsylvania	125	Washington	7127.00	Middle
38300	42	Pennsylvania	125	Washington	7137.00	Middle
38300	42	Pennsylvania	125	Washington	7140.00	Middle
38300	42	Pennsylvania	125	Washington	7157.00	Moderate
38300	42	Pennsylvania	125	Washington	7210.00	Middle
38300	42	Pennsylvania	125	Washington	7227.00	Middle
38300	42	Pennsylvania	125	Washington	7310.00	Middle
38300	42	Pennsylvania	125	Washington	7320.00	Middle
38300	42	Pennsylvania	125	Washington	7411.00	Upper
38300	42	Pennsylvania	125	Washington	7413.00	Middle
38300	42	Pennsylvania	125	Washington	7421.01	Middle
38300	42	Pennsylvania	125	Washington	7421.02	Upper
38300	42	Pennsylvania	125	Washington	7422.00	Middle
38300	42	Pennsylvania	125	Washington	7437.00	Middle
38300	42	Pennsylvania	125	Washington	7441.01	Middle
38300	42	Pennsylvania	125	Washington	7441.02	Middle
38300	42	Pennsylvania	125	Washington	7442.00	Middle
38300	42	Pennsylvania	125	Washington	7451.01	Upper
38300	42	Pennsylvania	125	Washington	7451.02	Upper
38300	42	Pennsylvania	125	Washington	7452.00	Upper
38300	42	Pennsylvania	125	Washington	7461.00	Upper
38300	42	Pennsylvania	125	Washington	7462.00	Upper
38300	42	Pennsylvania	125	Washington	7463.01	Upper
38300	42	Pennsylvania	125	Washington	7463.02	Upper
38300	42	Pennsylvania	125	Washington	7511.00	Middle
38300	42	Pennsylvania	125	Washington	7512.00	Middle
38300	42	Pennsylvania	125	Washington	7527.00	Middle
38300	42	Pennsylvania	125	Washington	7537.00	Upper
38300	42	Pennsylvania	125	Washington	7542.00	Moderate
38300	42	Pennsylvania	125	Washington	7543.00	Middle
38300	42	Pennsylvania	125	Washington	7544.00	Low
38300	42	Pennsylvania	125	Washington	7545.00	Middle
38300	42	Pennsylvania	125	Washington	7546.00	Moderate
38300	42	Pennsylvania	125	Washington	7551.00	Middle
38300	42	Pennsylvania	125	Washington	7552.00	Upper
38300	42	Pennsylvania	125	Washington	7557.00	Middle
38300	42	Pennsylvania	125	Washington	7610.00	Middle
38300	42	Pennsylvania	125	Washington	7620.00	Moderate
38300	42	Pennsylvania	125	Washington	7637.00	Middle
38300	42	Pennsylvania	125	Washington	7640.00	Moderate
38300	42	Pennsylvania	125	Washington	7711.00	Middle
38300	42	Pennsylvania	125	Washington	7712.00	Middle
38300	42	Pennsylvania	125	Washington	7727.00	Moderate
38300	42	Pennsylvania	125	Washington	7731.00	Moderate
38300	42	Pennsylvania	125	Washington	7732.00	Moderate
38300	42	Pennsylvania	125	Washington	7747.00	Upper
38300	42	Pennsylvania	125	Washington	7752.00	Moderate
38300	42	Pennsylvania	125	Washington	7753.00	Moderate
38300	42	Pennsylvania	125	Washington	7817.00	Middle
38300	42	Pennsylvania	125	Washington	7827.00	Middle
38300	42	Pennsylvania	125	Washington	7832.00	Moderate

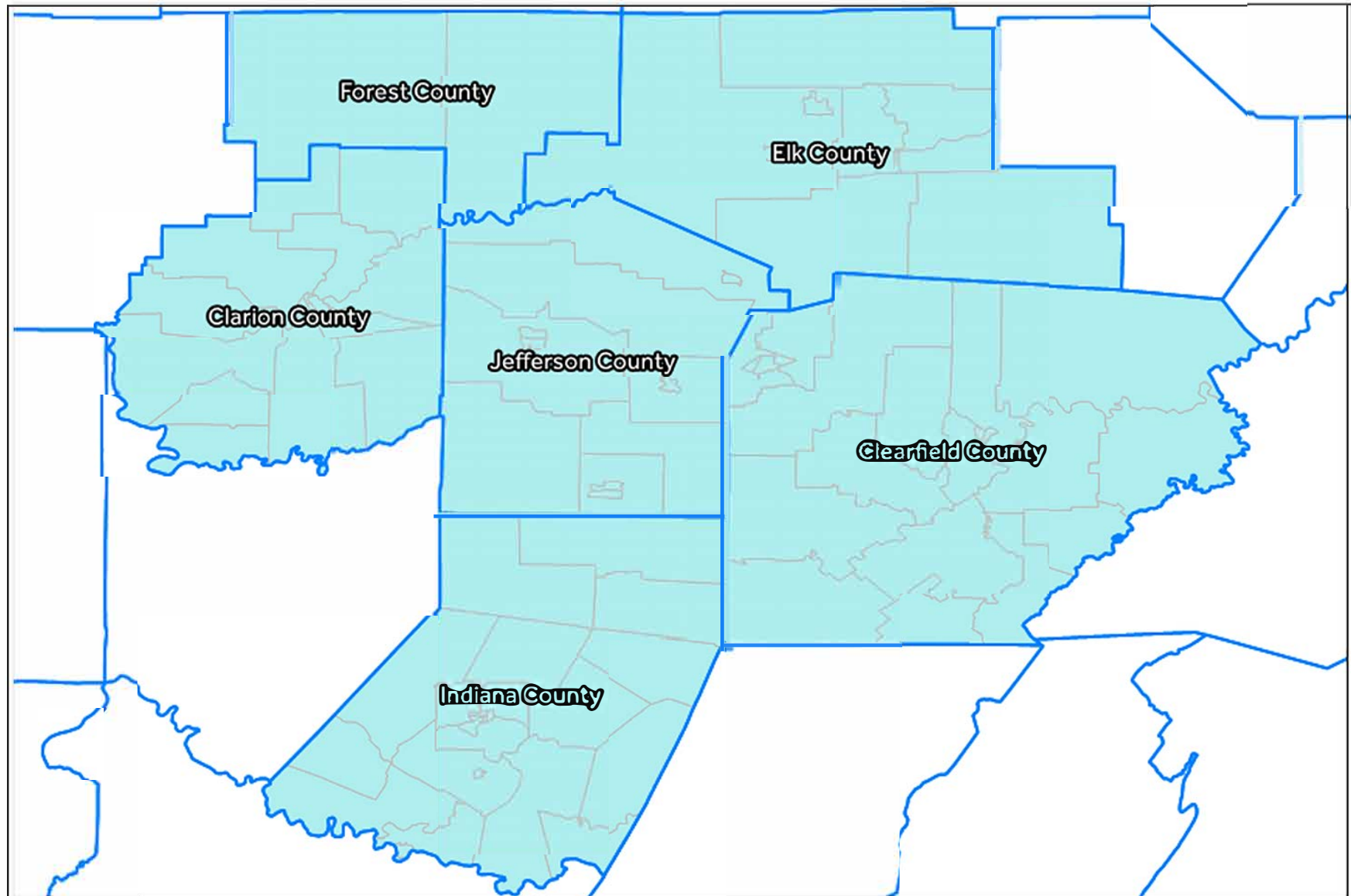
S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 1 - Pittsburgh						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
38300	42	Pennsylvania	125	Washington	7833.00	Moderate
38300	42	Pennsylvania	125	Washington	7840.00	Middle
38300	42	Pennsylvania	125	Washington	7910.00	Middle
38300	42	Pennsylvania	125	Washington	7921.00	Moderate
38300	42	Pennsylvania	125	Washington	7922.00	Middle
38300	42	Pennsylvania	125	Washington	7957.00	Moderate
38300	42	Pennsylvania	125	Washington	7958.00	Upper
38300	42	Pennsylvania	125	Washington	7959.00	Middle
38300	42	Pennsylvania	125	Washington	7960.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8001.00	Low
38300	42	Pennsylvania	129	Westmoreland	8002.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8003.00	Low
38300	42	Pennsylvania	129	Westmoreland	8004.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8005.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8006.00	Low
38300	42	Pennsylvania	129	Westmoreland	8007.00	Low
38300	42	Pennsylvania	129	Westmoreland	8008.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8009.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8010.01	Middle
38300	42	Pennsylvania	129	Westmoreland	8010.02	Moderate
38300	42	Pennsylvania	129	Westmoreland	8011.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8012.00	Upper
38300	42	Pennsylvania	129	Westmoreland	8013.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8014.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8015.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8016.00	Low
38300	42	Pennsylvania	129	Westmoreland	8017.01	Middle
38300	42	Pennsylvania	129	Westmoreland	8017.02	Middle
38300	42	Pennsylvania	129	Westmoreland	8017.03	Moderate
38300	42	Pennsylvania	129	Westmoreland	8018.01	Middle
38300	42	Pennsylvania	129	Westmoreland	8018.02	Middle
38300	42	Pennsylvania	129	Westmoreland	8019.01	Middle
38300	42	Pennsylvania	129	Westmoreland	8019.02	Upper
38300	42	Pennsylvania	129	Westmoreland	8020.01	Upper
38300	42	Pennsylvania	129	Westmoreland	8020.03	Upper
38300	42	Pennsylvania	129	Westmoreland	8020.04	Upper
38300	42	Pennsylvania	129	Westmoreland	8021.01	Upper
38300	42	Pennsylvania	129	Westmoreland	8021.02	Upper
38300	42	Pennsylvania	129	Westmoreland	8021.03	Upper
38300	42	Pennsylvania	129	Westmoreland	8022.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8023.01	Middle
38300	42	Pennsylvania	129	Westmoreland	8023.03	Middle
38300	42	Pennsylvania	129	Westmoreland	8023.04	Upper
38300	42	Pennsylvania	129	Westmoreland	8024.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8025.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8026.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8027.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8028.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8029.00	Upper
38300	42	Pennsylvania	129	Westmoreland	8030.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8031.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8032.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8033.01	Middle
38300	42	Pennsylvania	129	Westmoreland	8033.02	Upper
38300	42	Pennsylvania	129	Westmoreland	8034.00	Upper
38300	42	Pennsylvania	129	Westmoreland	8035.01	Upper
38300	42	Pennsylvania	129	Westmoreland	8035.02	Middle

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 1 - Pittsburgh						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
38300	42	Pennsylvania	129	Westmoreland	8036.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8037.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8038.00	Upper
38300	42	Pennsylvania	129	Westmoreland	8039.01	Middle
38300	42	Pennsylvania	129	Westmoreland	8039.02	Middle
38300	42	Pennsylvania	129	Westmoreland	8040.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8041.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8042.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8043.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8044.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8045.01	Middle
38300	42	Pennsylvania	129	Westmoreland	8045.03	Middle
38300	42	Pennsylvania	129	Westmoreland	8045.04	Middle
38300	42	Pennsylvania	129	Westmoreland	8046.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8047.01	Middle
38300	42	Pennsylvania	129	Westmoreland	8047.03	Middle
38300	42	Pennsylvania	129	Westmoreland	8047.04	Moderate
38300	42	Pennsylvania	129	Westmoreland	8047.05	Not Available
38300	42	Pennsylvania	129	Westmoreland	8047.06	Middle
38300	42	Pennsylvania	129	Westmoreland	8048.01	Moderate
38300	42	Pennsylvania	129	Westmoreland	8048.03	Middle
38300	42	Pennsylvania	129	Westmoreland	8048.04	Upper
38300	42	Pennsylvania	129	Westmoreland	8049.01	Middle
38300	42	Pennsylvania	129	Westmoreland	8049.02	Middle
38300	42	Pennsylvania	129	Westmoreland	8050.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8051.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8052.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8054.00	Low
38300	42	Pennsylvania	129	Westmoreland	8055.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8056.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8058.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8059.01	Upper
38300	42	Pennsylvania	129	Westmoreland	8059.03	Upper
38300	42	Pennsylvania	129	Westmoreland	8059.04	Middle
38300	42	Pennsylvania	129	Westmoreland	8060.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8061.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8062.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8063.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8064.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8065.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8066.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8067.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8068.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8069.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8070.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8071.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8072.01	Middle
38300	42	Pennsylvania	129	Westmoreland	8072.02	Middle
38300	42	Pennsylvania	129	Westmoreland	8073.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8074.01	Middle
38300	42	Pennsylvania	129	Westmoreland	8074.03	Upper
38300	42	Pennsylvania	129	Westmoreland	8074.04	Middle
38300	42	Pennsylvania	129	Westmoreland	8075.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8076.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8077.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8078.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8079.01	Moderate



S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 1 - Pittsburgh						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
38300	42	Pennsylvania	129	Westmoreland	8079.02	Middle
38300	42	Pennsylvania	129	Westmoreland	8081.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8082.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8083.00	Moderate
38300	42	Pennsylvania	129	Westmoreland	8084.01	Middle
38300	42	Pennsylvania	129	Westmoreland	8084.02	Middle
38300	42	Pennsylvania	129	Westmoreland	8085.00	Middle
38300	42	Pennsylvania	129	Westmoreland	8086.00	Middle

# AA2 - Indiana

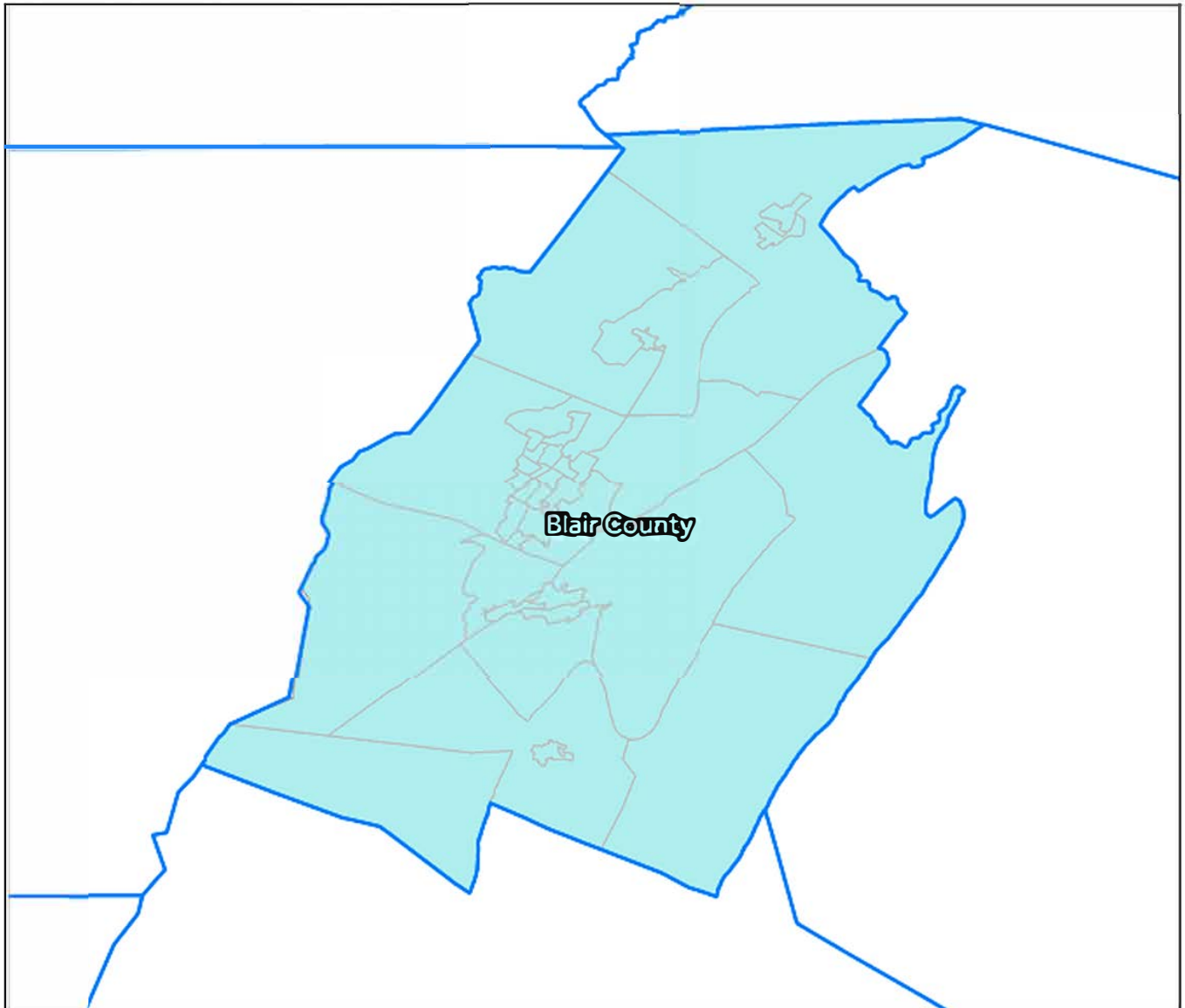




S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 2 - Indiana						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
NA	42	Pennsylvania	031	Clarion	1601.01	Upper
NA	42	Pennsylvania	031	Clarion	1601.03	Upper
NA	42	Pennsylvania	031	Clarion	1601.04	Middle
NA	42	Pennsylvania	031	Clarion	1602.01	Middle
NA	42	Pennsylvania	031	Clarion	1602.02	Upper
NA	42	Pennsylvania	031	Clarion	1603.00	Middle
NA	42	Pennsylvania	031	Clarion	1604.00	Middle
NA	42	Pennsylvania	031	Clarion	1605.00	Middle
NA	42	Pennsylvania	031	Clarion	1606.00	Middle
NA	42	Pennsylvania	031	Clarion	1607.01	Middle
NA	42	Pennsylvania	031	Clarion	1607.02	Moderate
NA	42	Pennsylvania	031	Clarion	1608.00	Middle
NA	42	Pennsylvania	031	Clarion	1609.00	Middle
NA	42	Pennsylvania	033	Clearfield	3301.00	Middle
NA	42	Pennsylvania	033	Clearfield	3302.00	Middle
NA	42	Pennsylvania	033	Clearfield	3303.00	Middle
NA	42	Pennsylvania	033	Clearfield	3304.00	Upper
NA	42	Pennsylvania	033	Clearfield	3305.00	Middle
NA	42	Pennsylvania	033	Clearfield	3306.00	Moderate
NA	42	Pennsylvania	033	Clearfield	3307.00	Middle
NA	42	Pennsylvania	033	Clearfield	3308.00	Middle
NA	42	Pennsylvania	033	Clearfield	3309.00	Middle
NA	42	Pennsylvania	033	Clearfield	3310.00	Middle
NA	42	Pennsylvania	033	Clearfield	3311.00	Moderate
NA	42	Pennsylvania	033	Clearfield	3312.00	Middle
NA	42	Pennsylvania	033	Clearfield	3313.00	Middle
NA	42	Pennsylvania	033	Clearfield	3314.01	Middle
NA	42	Pennsylvania	033	Clearfield	3314.02	Moderate
NA	42	Pennsylvania	033	Clearfield	3315.00	Middle
NA	42	Pennsylvania	033	Clearfield	3316.00	Middle
NA	42	Pennsylvania	033	Clearfield	3317.00	Middle
NA	42	Pennsylvania	033	Clearfield	3318.00	Middle
NA	42	Pennsylvania	033	Clearfield	3319.00	Moderate
NA	42	Pennsylvania	047	Elk	9501.00	Middle
NA	42	Pennsylvania	047	Elk	9502.00	Middle
NA	42	Pennsylvania	047	Elk	9504.00	Middle
NA	42	Pennsylvania	047	Elk	9505.00	Moderate
NA	42	Pennsylvania	047	Elk	9509.00	Middle
NA	42	Pennsylvania	047	Elk	9510.00	Middle
NA	42	Pennsylvania	047	Elk	9511.00	Middle
NA	42	Pennsylvania	047	Elk	9512.00	Middle
NA	42	Pennsylvania	047	Elk	9513.00	Middle
NA	42	Pennsylvania	053	Forest	5301.00	Moderate
NA	42	Pennsylvania	053	Forest	5302.00	Middle
NA	42	Pennsylvania	063	Indiana	9601.00	Middle
NA	42	Pennsylvania	063	Indiana	9602.00	Middle
NA	42	Pennsylvania	063	Indiana	9603.00	Middle
NA	42	Pennsylvania	063	Indiana	9604.00	Middle
NA	42	Pennsylvania	063	Indiana	9605.00	Middle
NA	42	Pennsylvania	063	Indiana	9606.00	Middle
NA	42	Pennsylvania	063	Indiana	9607.00	Upper
NA	42	Pennsylvania	063	Indiana	9608.00	Upper
NA	42	Pennsylvania	063	Indiana	9609.00	Upper
NA	42	Pennsylvania	063	Indiana	9610.00	Middle
NA	42	Pennsylvania	063	Indiana	9611.02	Not Available
NA	42	Pennsylvania	063	Indiana	9611.03	Upper
NA	42	Pennsylvania	063	Indiana	9611.04	Middle

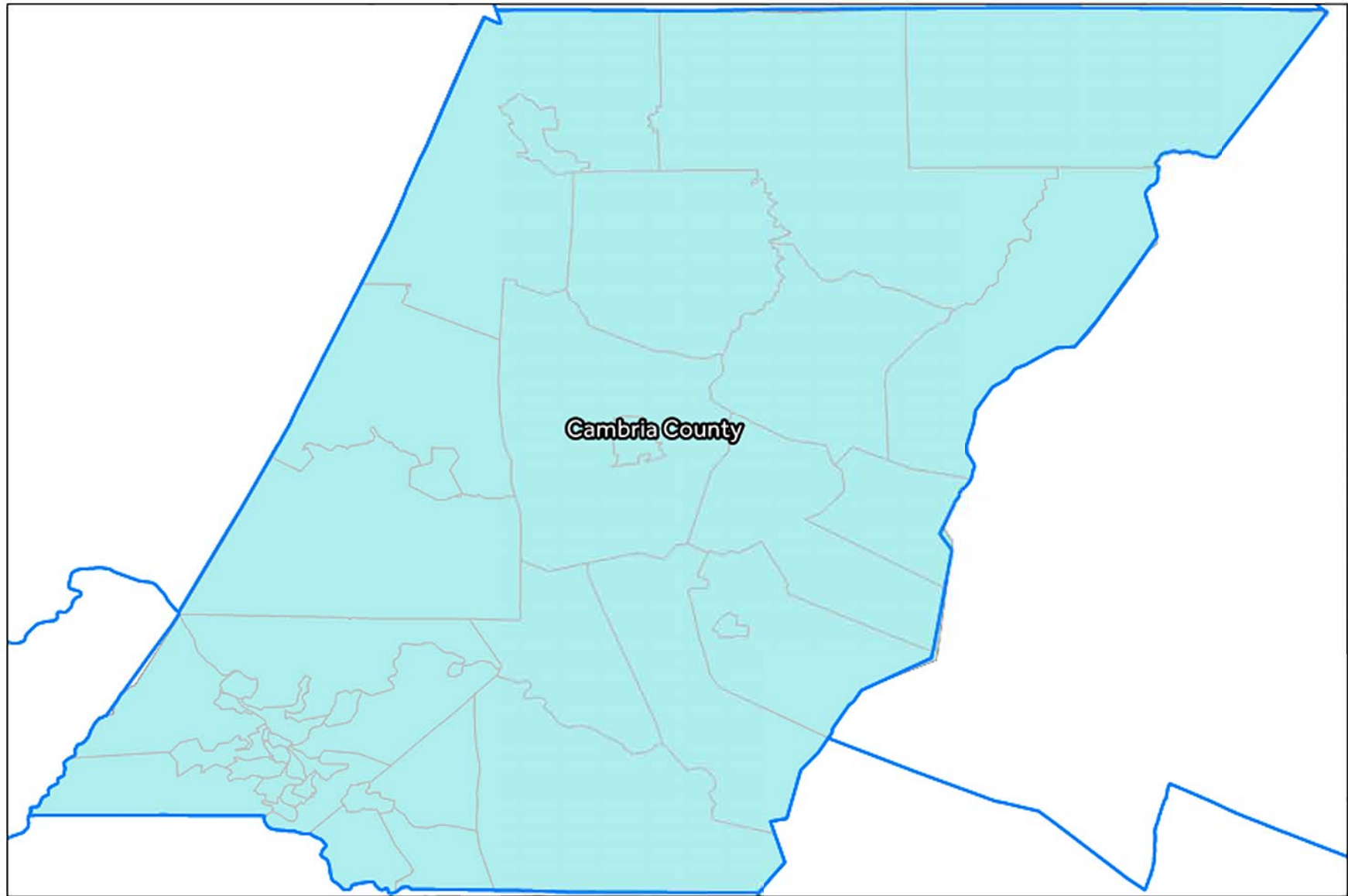
S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 2 - Indiana						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
NA	42	Pennsylvania	063	Indiana	9612.00	Upper
NA	42	Pennsylvania	063	Indiana	9613.00	Middle
NA	42	Pennsylvania	063	Indiana	9614.00	Middle
NA	42	Pennsylvania	063	Indiana	9615.00	Middle
NA	42	Pennsylvania	063	Indiana	9616.00	Middle
NA	42	Pennsylvania	063	Indiana	9617.00	Middle
NA	42	Pennsylvania	063	Indiana	9618.00	Middle
NA	42	Pennsylvania	063	Indiana	9619.00	Middle
NA	42	Pennsylvania	063	Indiana	9620.00	Middle
NA	42	Pennsylvania	063	Indiana	9621.00	Middle
NA	42	Pennsylvania	063	Indiana	9622.00	Middle
NA	42	Pennsylvania	065	Jefferson	9501.00	Middle
NA	42	Pennsylvania	065	Jefferson	9502.00	Middle
NA	42	Pennsylvania	065	Jefferson	9503.00	Middle
NA	42	Pennsylvania	065	Jefferson	9504.00	Middle
NA	42	Pennsylvania	065	Jefferson	9505.00	Middle
NA	42	Pennsylvania	065	Jefferson	9506.00	Middle
NA	42	Pennsylvania	065	Jefferson	9507.00	Middle
NA	42	Pennsylvania	065	Jefferson	9508.00	Middle
NA	42	Pennsylvania	065	Jefferson	9509.00	Middle
NA	42	Pennsylvania	065	Jefferson	9510.00	Middle
NA	42	Pennsylvania	065	Jefferson	9511.00	Middle
NA	42	Pennsylvania	065	Jefferson	9512.00	Moderate
NA	42	Pennsylvania	065	Jefferson	9513.00	Moderate

# AA3 - Altoona



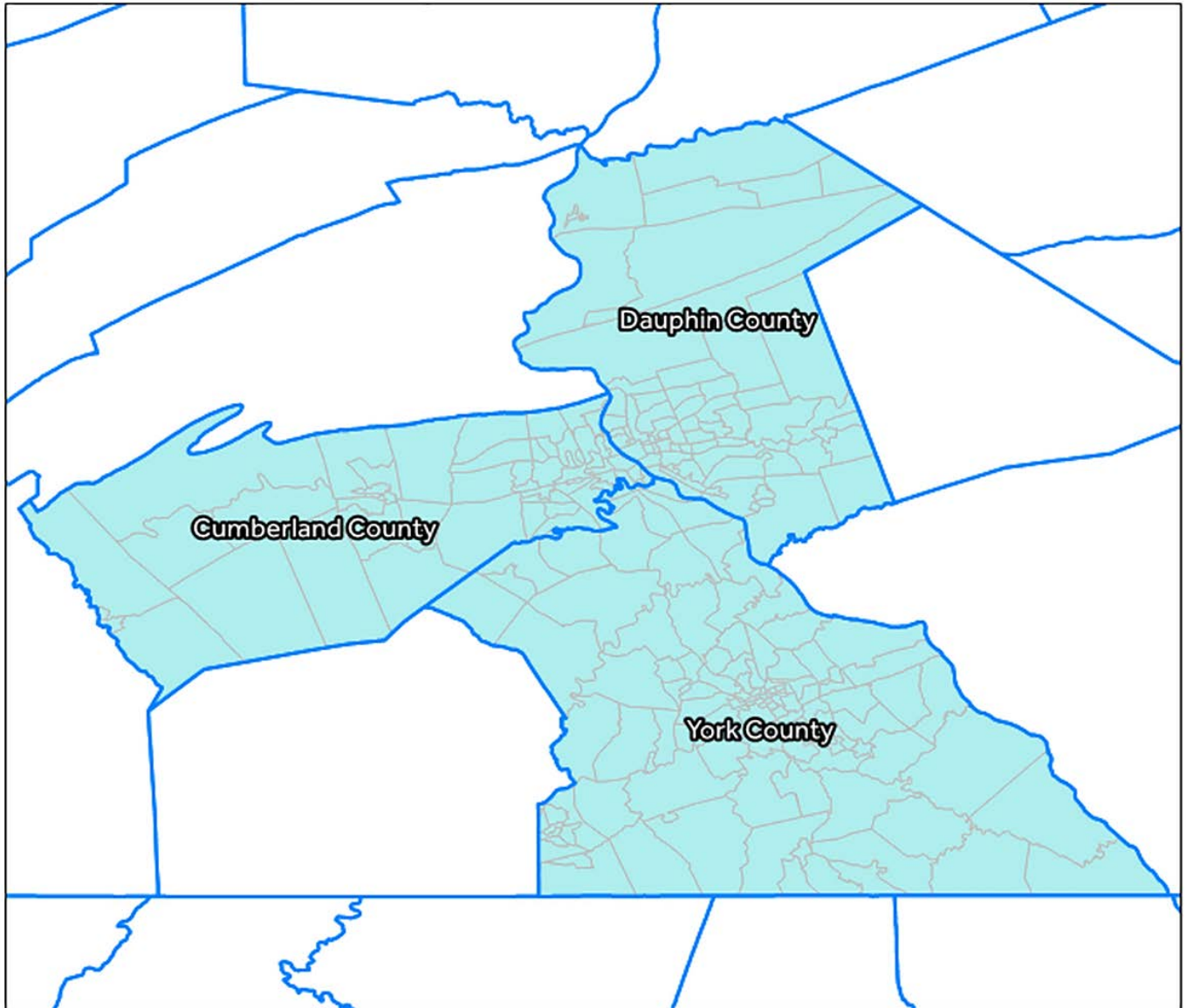
S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 3 - Altoona						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
11020	42	Pennsylvania	013	Blair	0101.01	Middle
11020	42	Pennsylvania	013	Blair	0101.02	Moderate
11020	42	Pennsylvania	013	Blair	0101.03	Middle
11020	42	Pennsylvania	013	Blair	0104.01	Middle
11020	42	Pennsylvania	013	Blair	0104.03	Upper
11020	42	Pennsylvania	013	Blair	0104.04	Middle
11020	42	Pennsylvania	013	Blair	0105.00	Middle
11020	42	Pennsylvania	013	Blair	0106.00	Middle
11020	42	Pennsylvania	013	Blair	0107.01	Middle
11020	42	Pennsylvania	013	Blair	0107.02	Upper
11020	42	Pennsylvania	013	Blair	0108.00	Middle
11020	42	Pennsylvania	013	Blair	0109.00	Upper
11020	42	Pennsylvania	013	Blair	0110.01	Middle
11020	42	Pennsylvania	013	Blair	0110.02	Moderate
11020	42	Pennsylvania	013	Blair	0111.01	Middle
11020	42	Pennsylvania	013	Blair	0111.02	Upper
11020	42	Pennsylvania	013	Blair	0112.01	Upper
11020	42	Pennsylvania	013	Blair	0112.02	Middle
11020	42	Pennsylvania	013	Blair	0113.00	Middle
11020	42	Pennsylvania	013	Blair	0114.00	Middle
11020	42	Pennsylvania	013	Blair	0115.00	Middle
11020	42	Pennsylvania	013	Blair	0116.00	Middle
11020	42	Pennsylvania	013	Blair	1002.00	Middle
11020	42	Pennsylvania	013	Blair	1003.00	Moderate
11020	42	Pennsylvania	013	Blair	1004.00	Upper
11020	42	Pennsylvania	013	Blair	1005.00	Moderate
11020	42	Pennsylvania	013	Blair	1006.00	Middle
11020	42	Pennsylvania	013	Blair	1007.00	Low
11020	42	Pennsylvania	013	Blair	1008.00	Upper
11020	42	Pennsylvania	013	Blair	1009.00	Middle
11020	42	Pennsylvania	013	Blair	1011.00	Middle
11020	42	Pennsylvania	013	Blair	1012.00	Middle
11020	42	Pennsylvania	013	Blair	1014.00	Middle
11020	42	Pennsylvania	013	Blair	1015.00	Middle
11020	42	Pennsylvania	013	Blair	1016.00	Moderate
11020	42	Pennsylvania	013	Blair	1017.00	Moderate
11020	42	Pennsylvania	013	Blair	1018.00	Moderate
11020	42	Pennsylvania	013	Blair	1019.00	Moderate

# AA4 - Johnstown



S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 4 - Johnstown						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
27780	42	Pennsylvania	021	Cambria	0001.00	Moderate
27780	42	Pennsylvania	021	Cambria	0002.00	Moderate
27780	42	Pennsylvania	021	Cambria	0003.00	Middle
27780	42	Pennsylvania	021	Cambria	0005.00	Moderate
27780	42	Pennsylvania	021	Cambria	0006.00	Moderate
27780	42	Pennsylvania	021	Cambria	0007.00	Moderate
27780	42	Pennsylvania	021	Cambria	0012.00	Moderate
27780	42	Pennsylvania	021	Cambria	0101.00	Middle
27780	42	Pennsylvania	021	Cambria	0102.00	Moderate
27780	42	Pennsylvania	021	Cambria	0103.00	Middle
27780	42	Pennsylvania	021	Cambria	0105.00	Middle
27780	42	Pennsylvania	021	Cambria	0106.00	Middle
27780	42	Pennsylvania	021	Cambria	0107.00	Middle
27780	42	Pennsylvania	021	Cambria	0108.01	Upper
27780	42	Pennsylvania	021	Cambria	0110.00	Middle
27780	42	Pennsylvania	021	Cambria	0111.00	Middle
27780	42	Pennsylvania	021	Cambria	0112.00	Upper
27780	42	Pennsylvania	021	Cambria	0113.00	Upper
27780	42	Pennsylvania	021	Cambria	0114.00	Middle
27780	42	Pennsylvania	021	Cambria	0115.00	Upper
27780	42	Pennsylvania	021	Cambria	0116.00	Middle
27780	42	Pennsylvania	021	Cambria	0117.00	Middle
27780	42	Pennsylvania	021	Cambria	0118.00	Middle
27780	42	Pennsylvania	021	Cambria	0119.00	Middle
27780	42	Pennsylvania	021	Cambria	0120.00	Middle
27780	42	Pennsylvania	021	Cambria	0121.00	Middle
27780	42	Pennsylvania	021	Cambria	0122.00	Middle
27780	42	Pennsylvania	021	Cambria	0123.00	Upper
27780	42	Pennsylvania	021	Cambria	0124.00	Middle
27780	42	Pennsylvania	021	Cambria	0125.00	Upper
27780	42	Pennsylvania	021	Cambria	0126.00	Middle
27780	42	Pennsylvania	021	Cambria	0127.00	Middle
27780	42	Pennsylvania	021	Cambria	0128.00	Middle
27780	42	Pennsylvania	021	Cambria	0129.00	Middle
27780	42	Pennsylvania	021	Cambria	0130.00	Middle
27780	42	Pennsylvania	021	Cambria	0131.00	Middle
27780	42	Pennsylvania	021	Cambria	0132.00	Middle
27780	42	Pennsylvania	021	Cambria	0133.00	Upper
27780	42	Pennsylvania	021	Cambria	0134.00	Low
27780	42	Pennsylvania	021	Cambria	0135.00	Moderate
27780	42	Pennsylvania	021	Cambria	0136.00	Low
27780	42	Pennsylvania	021	Cambria	0137.00	Middle

# AA5 - Harrisburg





S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 5 - Harrisburg						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
25420	42	Pennsylvania	041	Cumberland	0101.00	Moderate
25420	42	Pennsylvania	041	Cumberland	0102.01	Upper
25420	42	Pennsylvania	041	Cumberland	0102.03	Middle
25420	42	Pennsylvania	041	Cumberland	0102.04	Upper
25420	42	Pennsylvania	041	Cumberland	0103.00	Middle
25420	42	Pennsylvania	041	Cumberland	0104.00	Upper
25420	42	Pennsylvania	041	Cumberland	0105.00	Middle
25420	42	Pennsylvania	041	Cumberland	0106.00	Middle
25420	42	Pennsylvania	041	Cumberland	0107.00	Middle
25420	42	Pennsylvania	041	Cumberland	0108.00	Middle
25420	42	Pennsylvania	041	Cumberland	0109.00	Upper
25420	42	Pennsylvania	041	Cumberland	0110.02	Middle
25420	42	Pennsylvania	041	Cumberland	0111.01	Upper
25420	42	Pennsylvania	041	Cumberland	0111.02	Middle
25420	42	Pennsylvania	041	Cumberland	0112.00	Middle
25420	42	Pennsylvania	041	Cumberland	0113.01	Upper
25420	42	Pennsylvania	041	Cumberland	0113.03	Upper
25420	42	Pennsylvania	041	Cumberland	0113.04	Middle
25420	42	Pennsylvania	041	Cumberland	0113.05	Middle
25420	42	Pennsylvania	041	Cumberland	0113.06	Upper
25420	42	Pennsylvania	041	Cumberland	0113.07	Upper
25420	42	Pennsylvania	041	Cumberland	0114.00	Middle
25420	42	Pennsylvania	041	Cumberland	0115.00	Middle
25420	42	Pennsylvania	041	Cumberland	0116.02	Upper
25420	42	Pennsylvania	041	Cumberland	0116.06	Middle
25420	42	Pennsylvania	041	Cumberland	0116.07	Upper
25420	42	Pennsylvania	041	Cumberland	0116.08	Middle
25420	42	Pennsylvania	041	Cumberland	0117.00	Middle
25420	42	Pennsylvania	041	Cumberland	0118.03	Moderate
25420	42	Pennsylvania	041	Cumberland	0118.04	Upper
25420	42	Pennsylvania	041	Cumberland	0118.05	Upper
25420	42	Pennsylvania	041	Cumberland	0118.06	Middle
25420	42	Pennsylvania	041	Cumberland	0118.07	Upper
25420	42	Pennsylvania	041	Cumberland	0119.01	Middle
25420	42	Pennsylvania	041	Cumberland	0119.02	Middle
25420	42	Pennsylvania	041	Cumberland	0120.00	Moderate
25420	42	Pennsylvania	041	Cumberland	0121.00	Low
25420	42	Pennsylvania	041	Cumberland	0122.00	Middle
25420	42	Pennsylvania	041	Cumberland	0123.00	Low
25420	42	Pennsylvania	041	Cumberland	0124.00	Middle
25420	42	Pennsylvania	041	Cumberland	0125.01	Middle
25420	42	Pennsylvania	041	Cumberland	0125.02	Upper
25420	42	Pennsylvania	041	Cumberland	0126.00	Middle
25420	42	Pennsylvania	041	Cumberland	0127.01	Upper
25420	42	Pennsylvania	041	Cumberland	0127.02	Middle
25420	42	Pennsylvania	041	Cumberland	0128.01	Middle
25420	42	Pennsylvania	041	Cumberland	0128.02	Middle
25420	42	Pennsylvania	041	Cumberland	0129.00	Moderate
25420	42	Pennsylvania	041	Cumberland	0130.00	Middle
25420	42	Pennsylvania	041	Cumberland	0131.03	Middle
25420	42	Pennsylvania	041	Cumberland	0131.04	Low
25420	42	Pennsylvania	041	Cumberland	0131.05	Middle
25420	42	Pennsylvania	041	Cumberland	0132.00	Middle
25420	42	Pennsylvania	041	Cumberland	9810.01	Not Available
25420	42	Pennsylvania	041	Cumberland	9816.06	Not Available
25420	42	Pennsylvania	043	Dauphin	0201.00	Moderate
25420	42	Pennsylvania	043	Dauphin	0203.00	Low



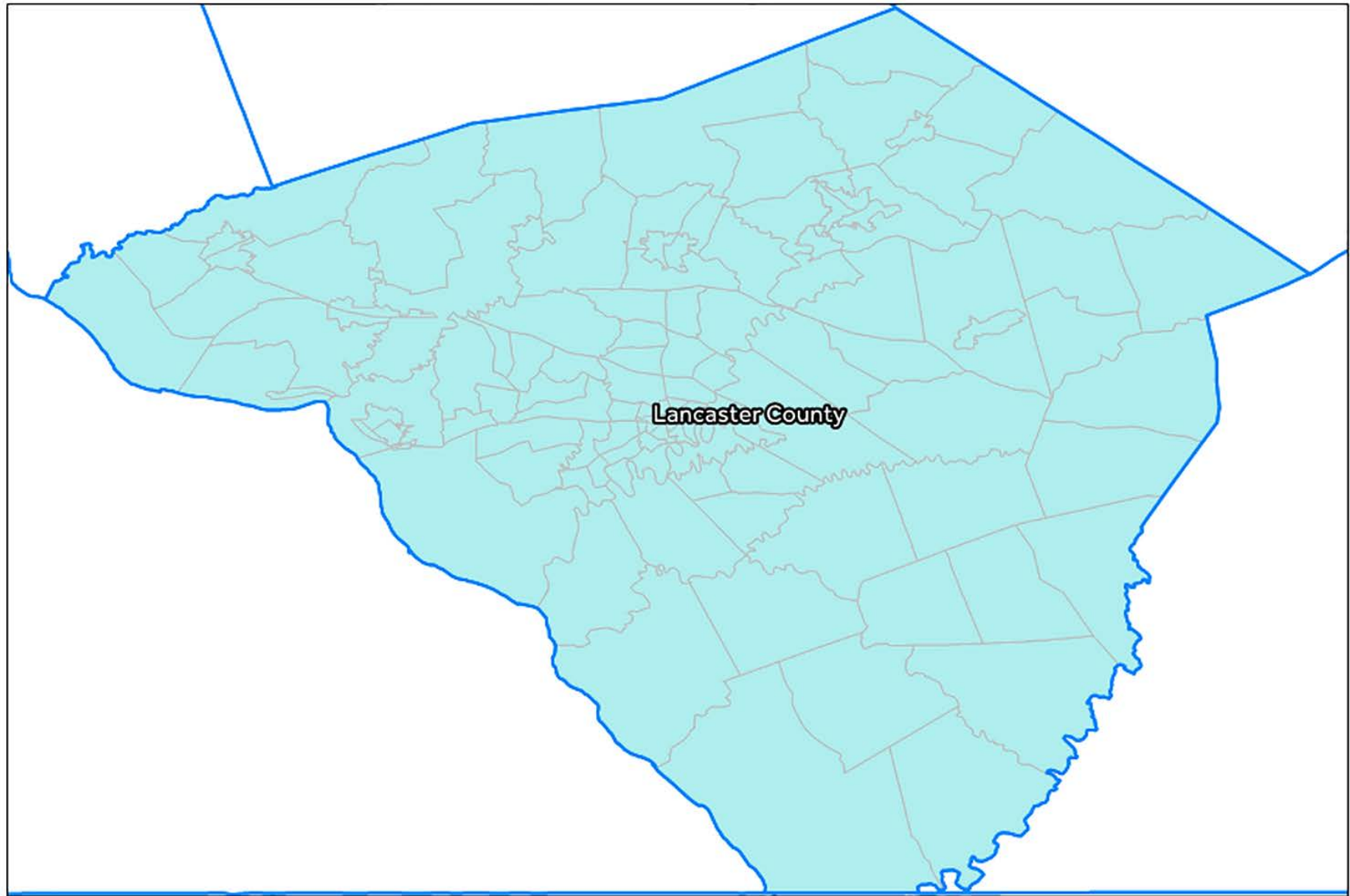
S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 5 - Harrisburg						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
25420	42	Pennsylvania	043	Dauphin	0204.00	Moderate
25420	42	Pennsylvania	043	Dauphin	0205.00	Middle
25420	42	Pennsylvania	043	Dauphin	0208.00	Middle
25420	42	Pennsylvania	043	Dauphin	0209.00	Moderate
25420	42	Pennsylvania	043	Dauphin	0211.00	Low
25420	42	Pennsylvania	043	Dauphin	0212.00	Low
25420	42	Pennsylvania	043	Dauphin	0213.00	Low
25420	42	Pennsylvania	043	Dauphin	0214.00	Low
25420	42	Pennsylvania	043	Dauphin	0215.00	Low
25420	42	Pennsylvania	043	Dauphin	0216.00	Moderate
25420	42	Pennsylvania	043	Dauphin	0217.00	Moderate
25420	42	Pennsylvania	043	Dauphin	0218.00	Upper
25420	42	Pennsylvania	043	Dauphin	0219.01	Upper
25420	42	Pennsylvania	043	Dauphin	0219.03	Moderate
25420	42	Pennsylvania	043	Dauphin	0219.04	Upper
25420	42	Pennsylvania	043	Dauphin	0220.00	Moderate
25420	42	Pennsylvania	043	Dauphin	0221.00	Middle
25420	42	Pennsylvania	043	Dauphin	0222.00	Moderate
25420	42	Pennsylvania	043	Dauphin	0223.00	Moderate
25420	42	Pennsylvania	043	Dauphin	0224.01	Upper
25420	42	Pennsylvania	043	Dauphin	0224.03	Moderate
25420	42	Pennsylvania	043	Dauphin	0225.01	Upper
25420	42	Pennsylvania	043	Dauphin	0225.02	Middle
25420	42	Pennsylvania	043	Dauphin	0226.01	Upper
25420	42	Pennsylvania	043	Dauphin	0226.04	Upper
25420	42	Pennsylvania	043	Dauphin	0226.05	Middle
25420	42	Pennsylvania	043	Dauphin	0226.06	Middle
25420	42	Pennsylvania	043	Dauphin	0227.01	Middle
25420	42	Pennsylvania	043	Dauphin	0227.02	Middle
25420	42	Pennsylvania	043	Dauphin	0228.00	Middle
25420	42	Pennsylvania	043	Dauphin	0229.01	Middle
25420	42	Pennsylvania	043	Dauphin	0229.02	Middle
25420	42	Pennsylvania	043	Dauphin	0230.00	Middle
25420	42	Pennsylvania	043	Dauphin	0231.00	Middle
25420	42	Pennsylvania	043	Dauphin	0233.00	Moderate
25420	42	Pennsylvania	043	Dauphin	0234.00	Moderate
25420	42	Pennsylvania	043	Dauphin	0235.00	Moderate
25420	42	Pennsylvania	043	Dauphin	0236.01	Upper
25420	42	Pennsylvania	043	Dauphin	0236.02	Middle
25420	42	Pennsylvania	043	Dauphin	0237.00	Low
25420	42	Pennsylvania	043	Dauphin	0238.00	Moderate
25420	42	Pennsylvania	043	Dauphin	0239.00	Middle
25420	42	Pennsylvania	043	Dauphin	0240.01	Middle
25420	42	Pennsylvania	043	Dauphin	0240.02	Upper
25420	42	Pennsylvania	043	Dauphin	0241.01	Moderate
25420	42	Pennsylvania	043	Dauphin	0241.02	Middle
25420	42	Pennsylvania	043	Dauphin	0241.04	Upper
25420	42	Pennsylvania	043	Dauphin	0241.05	Upper
25420	42	Pennsylvania	043	Dauphin	0242.00	Middle
25420	42	Pennsylvania	043	Dauphin	0243.00	Upper
25420	42	Pennsylvania	043	Dauphin	0244.00	Upper
25420	42	Pennsylvania	043	Dauphin	0245.02	Middle
25420	42	Pennsylvania	043	Dauphin	0245.03	Upper
25420	42	Pennsylvania	043	Dauphin	0246.01	Upper
25420	42	Pennsylvania	043	Dauphin	0246.02	Middle
25420	42	Pennsylvania	043	Dauphin	0247.00	Middle
25420	42	Pennsylvania	043	Dauphin	0248.01	Middle

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 5 - Harrisburg						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
25420	42	Pennsylvania	043	Dauphin	0248.02	Middle
25420	42	Pennsylvania	043	Dauphin	0249.00	Moderate
25420	42	Pennsylvania	043	Dauphin	0250.00	Moderate
25420	42	Pennsylvania	043	Dauphin	0251.00	Moderate
25420	42	Pennsylvania	043	Dauphin	0252.00	Middle
25420	42	Pennsylvania	043	Dauphin	0253.00	Middle
25420	42	Pennsylvania	043	Dauphin	0254.00	Middle
25420	42	Pennsylvania	043	Dauphin	0255.00	Low
49620	42	Pennsylvania	133	York	0001.00	Low
49620	42	Pennsylvania	133	York	0002.00	Low
49620	42	Pennsylvania	133	York	0003.00	Low
49620	42	Pennsylvania	133	York	0004.00	Moderate
49620	42	Pennsylvania	133	York	0005.00	Moderate
49620	42	Pennsylvania	133	York	0006.00	Low
49620	42	Pennsylvania	133	York	0007.00	Low
49620	42	Pennsylvania	133	York	0008.00	Middle
49620	42	Pennsylvania	133	York	0009.00	Low
49620	42	Pennsylvania	133	York	0010.00	Low
49620	42	Pennsylvania	133	York	0011.00	Low
49620	42	Pennsylvania	133	York	0012.00	Low
49620	42	Pennsylvania	133	York	0013.00	Middle
49620	42	Pennsylvania	133	York	0014.00	Moderate
49620	42	Pennsylvania	133	York	0015.00	Low
49620	42	Pennsylvania	133	York	0016.00	Low
49620	42	Pennsylvania	133	York	0101.20	Middle
49620	42	Pennsylvania	133	York	0101.30	Upper
49620	42	Pennsylvania	133	York	0101.31	Middle
49620	42	Pennsylvania	133	York	0101.32	Middle
49620	42	Pennsylvania	133	York	0102.10	Middle
49620	42	Pennsylvania	133	York	0102.20	Middle
49620	42	Pennsylvania	133	York	0103.00	Middle
49620	42	Pennsylvania	133	York	0104.00	Middle
49620	42	Pennsylvania	133	York	0105.10	Upper
49620	42	Pennsylvania	133	York	0105.20	Upper
49620	42	Pennsylvania	133	York	0201.00	Upper
49620	42	Pennsylvania	133	York	0202.20	Upper
49620	42	Pennsylvania	133	York	0202.21	Upper
49620	42	Pennsylvania	133	York	0202.22	Middle
49620	42	Pennsylvania	133	York	0203.10	Middle
49620	42	Pennsylvania	133	York	0203.21	Middle
49620	42	Pennsylvania	133	York	0203.22	Middle
49620	42	Pennsylvania	133	York	0204.10	Middle
49620	42	Pennsylvania	133	York	0204.21	Middle
49620	42	Pennsylvania	133	York	0204.22	Upper
49620	42	Pennsylvania	133	York	0205.10	Middle
49620	42	Pennsylvania	133	York	0205.22	Middle
49620	42	Pennsylvania	133	York	0205.23	Middle
49620	42	Pennsylvania	133	York	0205.24	Middle
49620	42	Pennsylvania	133	York	0206.01	Middle
49620	42	Pennsylvania	133	York	0206.02	Middle
49620	42	Pennsylvania	133	York	0207.10	Middle
49620	42	Pennsylvania	133	York	0207.21	Middle
49620	42	Pennsylvania	133	York	0207.22	Middle
49620	42	Pennsylvania	133	York	0208.01	Middle
49620	42	Pennsylvania	133	York	0208.02	Middle
49620	42	Pennsylvania	133	York	0209.10	Middle
49620	42	Pennsylvania	133	York	0209.21	Middle

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 5 - Harrisburg						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
49620	42	Pennsylvania	133	York	0209.22	Middle
49620	42	Pennsylvania	133	York	0210.10	Middle
49620	42	Pennsylvania	133	York	0210.20	Middle
49620	42	Pennsylvania	133	York	0211.00	Middle
49620	42	Pennsylvania	133	York	0212.21	Upper
49620	42	Pennsylvania	133	York	0212.22	Upper
49620	42	Pennsylvania	133	York	0212.23	Moderate
49620	42	Pennsylvania	133	York	0212.24	Upper
49620	42	Pennsylvania	133	York	0213.00	Moderate
49620	42	Pennsylvania	133	York	0214.10	Middle
49620	42	Pennsylvania	133	York	0214.20	Upper
49620	42	Pennsylvania	133	York	0215.00	Middle
49620	42	Pennsylvania	133	York	0216.00	Moderate
49620	42	Pennsylvania	133	York	0217.11	Middle
49620	42	Pennsylvania	133	York	0217.12	Middle
49620	42	Pennsylvania	133	York	0217.20	Middle
49620	42	Pennsylvania	133	York	0218.01	Middle
49620	42	Pennsylvania	133	York	0218.02	Middle
49620	42	Pennsylvania	133	York	0219.01	Middle
49620	42	Pennsylvania	133	York	0219.02	Middle
49620	42	Pennsylvania	133	York	0220.00	Moderate
49620	42	Pennsylvania	133	York	0221.00	Moderate
49620	42	Pennsylvania	133	York	0222.00	Middle
49620	42	Pennsylvania	133	York	0223.00	Middle
49620	42	Pennsylvania	133	York	0224.01	Middle
49620	42	Pennsylvania	133	York	0224.03	Middle
49620	42	Pennsylvania	133	York	0224.04	Middle
49620	42	Pennsylvania	133	York	0225.00	Middle
49620	42	Pennsylvania	133	York	0226.01	Upper
49620	42	Pennsylvania	133	York	0226.02	Upper
49620	42	Pennsylvania	133	York	0227.01	Upper
49620	42	Pennsylvania	133	York	0227.02	Middle
49620	42	Pennsylvania	133	York	0228.01	Middle
49620	42	Pennsylvania	133	York	0228.02	Middle
49620	42	Pennsylvania	133	York	0229.20	Middle
49620	42	Pennsylvania	133	York	0229.21	Moderate
49620	42	Pennsylvania	133	York	0229.22	Upper
49620	42	Pennsylvania	133	York	0229.23	Middle
49620	42	Pennsylvania	133	York	0230.00	Moderate
49620	42	Pennsylvania	133	York	0231.00	Middle
49620	42	Pennsylvania	133	York	0232.00	Middle
49620	42	Pennsylvania	133	York	0233.01	Upper
49620	42	Pennsylvania	133	York	0233.02	Upper
49620	42	Pennsylvania	133	York	0234.00	Middle
49620	42	Pennsylvania	133	York	0235.00	Middle
49620	42	Pennsylvania	133	York	0236.01	Moderate
49620	42	Pennsylvania	133	York	0236.02	Middle
49620	42	Pennsylvania	133	York	0237.10	Middle
49620	42	Pennsylvania	133	York	0237.21	Middle
49620	42	Pennsylvania	133	York	0237.22	Middle
49620	42	Pennsylvania	133	York	0238.10	Middle
49620	42	Pennsylvania	133	York	0238.21	Middle
49620	42	Pennsylvania	133	York	0238.23	Upper
49620	42	Pennsylvania	133	York	0238.24	Middle
49620	42	Pennsylvania	133	York	0239.02	Middle
49620	42	Pennsylvania	133	York	0239.03	Middle
49620	42	Pennsylvania	133	York	0239.04	Upper

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 5 - Harrisburg						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
49620	42	Pennsylvania	133	York	0240.01	Middle
49620	42	Pennsylvania	133	York	0240.02	Middle

# AA6 - Lancaster



S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 6 - Lancaster						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
29540	42	Pennsylvania	071	Lancaster	0001.00	Low
29540	42	Pennsylvania	071	Lancaster	0002.00	Middle
29540	42	Pennsylvania	071	Lancaster	0003.00	Moderate
29540	42	Pennsylvania	071	Lancaster	0004.00	Moderate
29540	42	Pennsylvania	071	Lancaster	0005.00	Moderate
29540	42	Pennsylvania	071	Lancaster	0006.00	Middle
29540	42	Pennsylvania	071	Lancaster	0007.00	Middle
29540	42	Pennsylvania	071	Lancaster	0008.00	Low
29540	42	Pennsylvania	071	Lancaster	0009.00	Moderate
29540	42	Pennsylvania	071	Lancaster	0010.00	Middle
29540	42	Pennsylvania	071	Lancaster	0011.00	Middle
29540	42	Pennsylvania	071	Lancaster	0012.00	Moderate
29540	42	Pennsylvania	071	Lancaster	0014.00	Low
29540	42	Pennsylvania	071	Lancaster	0101.02	Middle
29540	42	Pennsylvania	071	Lancaster	0101.03	Middle
29540	42	Pennsylvania	071	Lancaster	0101.04	Middle
29540	42	Pennsylvania	071	Lancaster	0102.01	Middle
29540	42	Pennsylvania	071	Lancaster	0102.02	Middle
29540	42	Pennsylvania	071	Lancaster	0103.01	Middle
29540	42	Pennsylvania	071	Lancaster	0103.02	Middle
29540	42	Pennsylvania	071	Lancaster	0104.00	Middle
29540	42	Pennsylvania	071	Lancaster	0105.01	Middle
29540	42	Pennsylvania	071	Lancaster	0105.02	Middle
29540	42	Pennsylvania	071	Lancaster	0106.01	Moderate
29540	42	Pennsylvania	071	Lancaster	0106.02	Middle
29540	42	Pennsylvania	071	Lancaster	0107.01	Middle
29540	42	Pennsylvania	071	Lancaster	0107.02	Middle
29540	42	Pennsylvania	071	Lancaster	0108.02	Middle
29540	42	Pennsylvania	071	Lancaster	0108.03	Middle
29540	42	Pennsylvania	071	Lancaster	0108.04	Upper
29540	42	Pennsylvania	071	Lancaster	0109.01	Middle
29540	42	Pennsylvania	071	Lancaster	0109.02	Moderate
29540	42	Pennsylvania	071	Lancaster	0110.00	Moderate
29540	42	Pennsylvania	071	Lancaster	0111.01	Upper
29540	42	Pennsylvania	071	Lancaster	0111.02	Middle
29540	42	Pennsylvania	071	Lancaster	0112.00	Moderate
29540	42	Pennsylvania	071	Lancaster	0113.00	Middle
29540	42	Pennsylvania	071	Lancaster	0114.00	Moderate
29540	42	Pennsylvania	071	Lancaster	0115.02	Middle
29540	42	Pennsylvania	071	Lancaster	0115.03	Middle
29540	42	Pennsylvania	071	Lancaster	0115.04	Upper
29540	42	Pennsylvania	071	Lancaster	0115.05	Middle
29540	42	Pennsylvania	071	Lancaster	0116.00	Middle
29540	42	Pennsylvania	071	Lancaster	0117.01	Upper
29540	42	Pennsylvania	071	Lancaster	0117.04	Middle
29540	42	Pennsylvania	071	Lancaster	0117.05	Middle
29540	42	Pennsylvania	071	Lancaster	0117.06	Middle
29540	42	Pennsylvania	071	Lancaster	0117.07	Upper
29540	42	Pennsylvania	071	Lancaster	0118.01	Upper
29540	42	Pennsylvania	071	Lancaster	0118.02	Middle
29540	42	Pennsylvania	071	Lancaster	0118.03	Middle
29540	42	Pennsylvania	071	Lancaster	0118.05	Upper
29540	42	Pennsylvania	071	Lancaster	0118.06	Middle
29540	42	Pennsylvania	071	Lancaster	0118.07	Middle
29540	42	Pennsylvania	071	Lancaster	0119.01	Upper
29540	42	Pennsylvania	071	Lancaster	0119.03	Upper
29540	42	Pennsylvania	071	Lancaster	0119.04	Middle

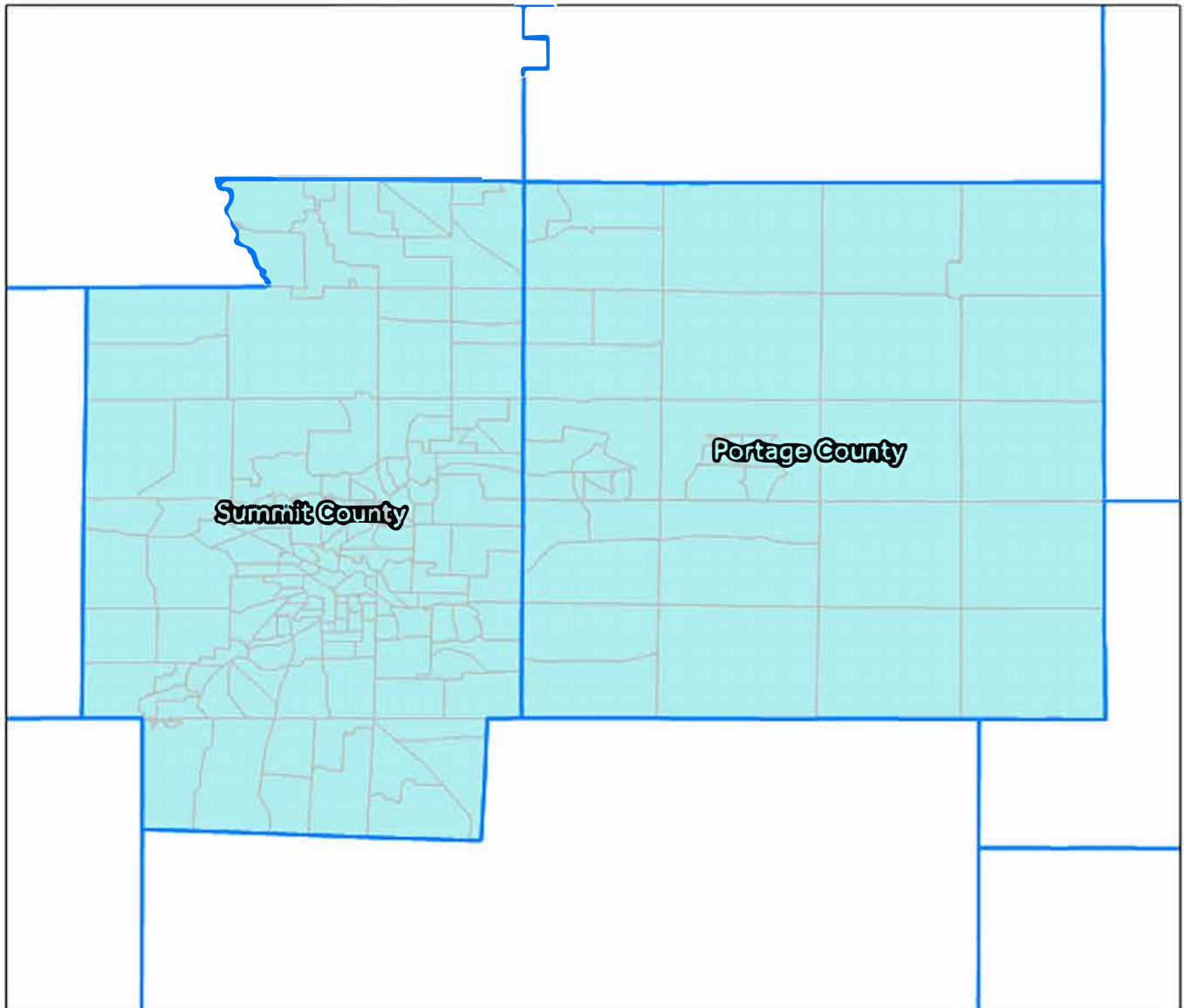
S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 6 - Lancaster						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
29540	42	Pennsylvania	071	Lancaster	0120.01	Middle
29540	42	Pennsylvania	071	Lancaster	0120.02	Middle
29540	42	Pennsylvania	071	Lancaster	0121.03	Middle
29540	42	Pennsylvania	071	Lancaster	0121.05	Middle
29540	42	Pennsylvania	071	Lancaster	0121.06	Middle
29540	42	Pennsylvania	071	Lancaster	0121.07	Upper
29540	42	Pennsylvania	071	Lancaster	0122.00	Moderate
29540	42	Pennsylvania	071	Lancaster	0123.01	Middle
29540	42	Pennsylvania	071	Lancaster	0123.02	Middle
29540	42	Pennsylvania	071	Lancaster	0124.02	Middle
29540	42	Pennsylvania	071	Lancaster	0124.03	Moderate
29540	42	Pennsylvania	071	Lancaster	0124.04	Middle
29540	42	Pennsylvania	071	Lancaster	0125.01	Middle
29540	42	Pennsylvania	071	Lancaster	0125.02	Middle
29540	42	Pennsylvania	071	Lancaster	0126.01	Middle
29540	42	Pennsylvania	071	Lancaster	0126.02	Middle
29540	42	Pennsylvania	071	Lancaster	0127.01	Middle
29540	42	Pennsylvania	071	Lancaster	0127.02	Upper
29540	42	Pennsylvania	071	Lancaster	0128.00	Moderate
29540	42	Pennsylvania	071	Lancaster	0129.00	Middle
29540	42	Pennsylvania	071	Lancaster	0130.01	Middle
29540	42	Pennsylvania	071	Lancaster	0130.02	Middle
29540	42	Pennsylvania	071	Lancaster	0131.01	Middle
29540	42	Pennsylvania	071	Lancaster	0131.02	Moderate
29540	42	Pennsylvania	071	Lancaster	0132.02	Middle
29540	42	Pennsylvania	071	Lancaster	0132.03	Middle
29540	42	Pennsylvania	071	Lancaster	0132.04	Middle
29540	42	Pennsylvania	071	Lancaster	0133.01	Middle
29540	42	Pennsylvania	071	Lancaster	0133.03	Middle
29540	42	Pennsylvania	071	Lancaster	0133.05	Middle
29540	42	Pennsylvania	071	Lancaster	0133.06	Upper
29540	42	Pennsylvania	071	Lancaster	0134.00	Middle
29540	42	Pennsylvania	071	Lancaster	0135.02	Middle
29540	42	Pennsylvania	071	Lancaster	0135.03	Upper
29540	42	Pennsylvania	071	Lancaster	0135.04	Moderate
29540	42	Pennsylvania	071	Lancaster	0135.05	Middle
29540	42	Pennsylvania	071	Lancaster	0136.01	Middle
29540	42	Pennsylvania	071	Lancaster	0136.02	Middle
29540	42	Pennsylvania	071	Lancaster	0137.01	Middle
29540	42	Pennsylvania	071	Lancaster	0137.03	Middle
29540	42	Pennsylvania	071	Lancaster	0137.04	Middle
29540	42	Pennsylvania	071	Lancaster	0138.00	Upper
29540	42	Pennsylvania	071	Lancaster	0139.01	Middle
29540	42	Pennsylvania	071	Lancaster	0139.02	Middle
29540	42	Pennsylvania	071	Lancaster	0140.00	Middle
29540	42	Pennsylvania	071	Lancaster	0141.01	Middle
29540	42	Pennsylvania	071	Lancaster	0141.02	Middle
29540	42	Pennsylvania	071	Lancaster	0142.01	Middle
29540	42	Pennsylvania	071	Lancaster	0142.02	Upper
29540	42	Pennsylvania	071	Lancaster	0143.01	Middle
29540	42	Pennsylvania	071	Lancaster	0143.02	Middle
29540	42	Pennsylvania	071	Lancaster	0144.01	Middle
29540	42	Pennsylvania	071	Lancaster	0144.02	Middle
29540	42	Pennsylvania	071	Lancaster	0145.01	Middle
29540	42	Pennsylvania	071	Lancaster	0145.02	Middle
29540	42	Pennsylvania	071	Lancaster	0146.01	Middle
29540	42	Pennsylvania	071	Lancaster	0146.03	Middle



S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 6 - Lancaster						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
29540	42	Pennsylvania	071	Lancaster	0146.04	Moderate
29540	42	Pennsylvania	071	Lancaster	0147.00	Low



# AA7 - Akron



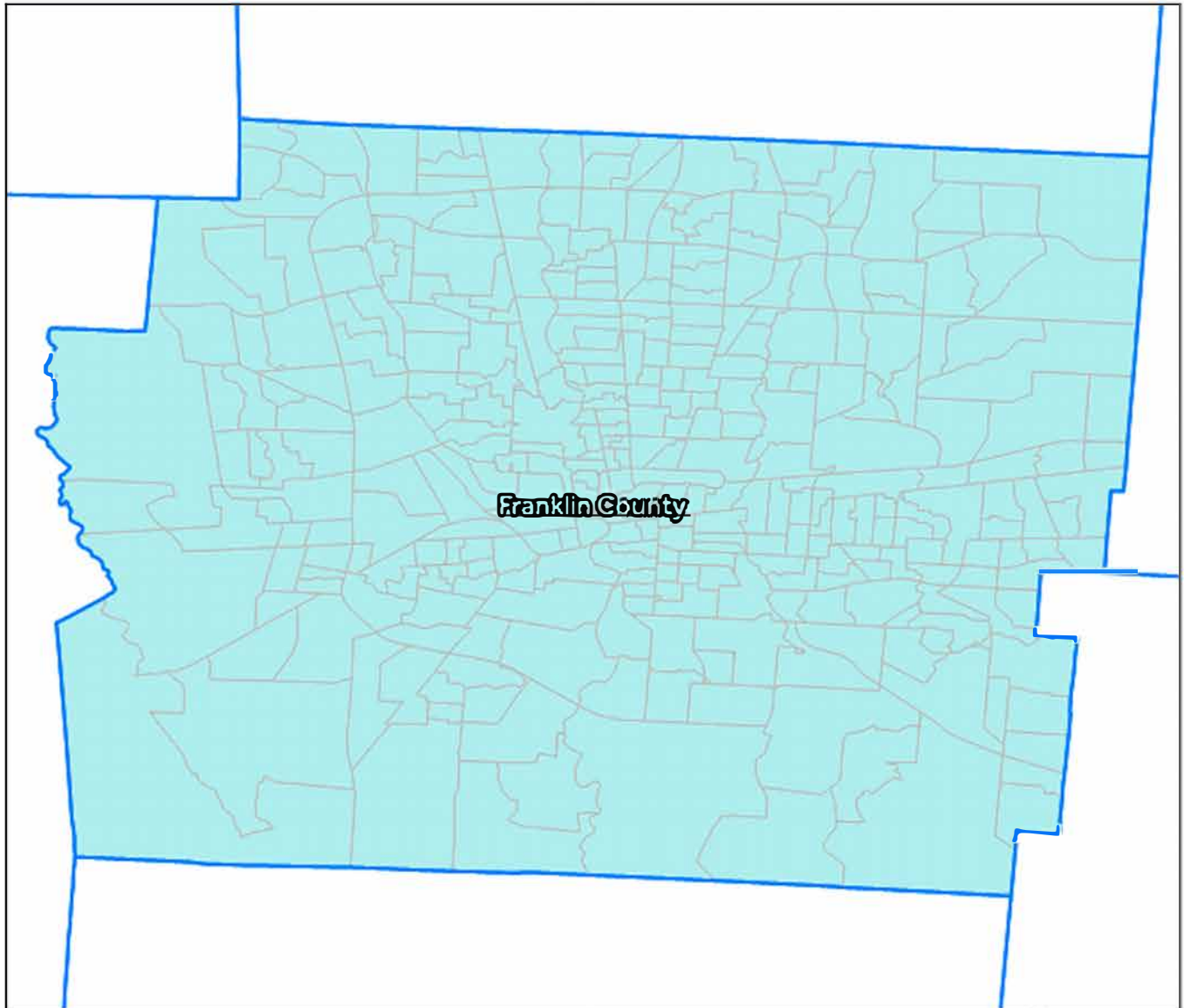
S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 7 - Akron						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
10420	39	Ohio	133	Portage	6001.02	Middle
10420	39	Ohio	133	Portage	6001.03	Middle
10420	39	Ohio	133	Portage	6002.00	Middle
10420	39	Ohio	133	Portage	6003.02	Upper
10420	39	Ohio	133	Portage	6003.03	Upper
10420	39	Ohio	133	Portage	6003.04	Upper
10420	39	Ohio	133	Portage	6004.01	Middle
10420	39	Ohio	133	Portage	6004.02	Upper
10420	39	Ohio	133	Portage	6004.03	Middle
10420	39	Ohio	133	Portage	6005.00	Middle
10420	39	Ohio	133	Portage	6006.02	Moderate
10420	39	Ohio	133	Portage	6006.03	Moderate
10420	39	Ohio	133	Portage	6007.03	Middle
10420	39	Ohio	133	Portage	6007.04	Middle
10420	39	Ohio	133	Portage	6007.05	Middle
10420	39	Ohio	133	Portage	6007.06	Upper
10420	39	Ohio	133	Portage	6008.00	Moderate
10420	39	Ohio	133	Portage	6009.01	Moderate
10420	39	Ohio	133	Portage	6009.02	Moderate
10420	39	Ohio	133	Portage	6010.00	Moderate
10420	39	Ohio	133	Portage	6011.00	Middle
10420	39	Ohio	133	Portage	6012.00	Middle
10420	39	Ohio	133	Portage	6013.00	Upper
10420	39	Ohio	133	Portage	6014.00	Moderate
10420	39	Ohio	133	Portage	6015.01	Middle
10420	39	Ohio	133	Portage	6015.02	Not Available
10420	39	Ohio	133	Portage	6015.03	Moderate
10420	39	Ohio	133	Portage	6016.00	Middle
10420	39	Ohio	133	Portage	6017.02	Middle
10420	39	Ohio	133	Portage	6017.03	Middle
10420	39	Ohio	133	Portage	6017.04	Middle
10420	39	Ohio	133	Portage	6018.01	Middle
10420	39	Ohio	133	Portage	6018.02	Middle
10420	39	Ohio	133	Portage	6019.01	Middle
10420	39	Ohio	133	Portage	6019.02	Middle
10420	39	Ohio	133	Portage	6020.00	Middle
10420	39	Ohio	133	Portage	6021.01	Middle
10420	39	Ohio	133	Portage	6021.02	Middle
10420	39	Ohio	153	Summit	5011.00	Not Available
10420	39	Ohio	153	Summit	5017.00	Low
10420	39	Ohio	153	Summit	5018.00	Low
10420	39	Ohio	153	Summit	5019.00	Low
10420	39	Ohio	153	Summit	5021.01	Moderate
10420	39	Ohio	153	Summit	5021.02	Middle
10420	39	Ohio	153	Summit	5022.00	Low
10420	39	Ohio	153	Summit	5023.00	Moderate
10420	39	Ohio	153	Summit	5025.00	Moderate
10420	39	Ohio	153	Summit	5026.00	Moderate
10420	39	Ohio	153	Summit	5027.00	Moderate
10420	39	Ohio	153	Summit	5028.00	Moderate
10420	39	Ohio	153	Summit	5031.00	Low
10420	39	Ohio	153	Summit	5032.00	Low
10420	39	Ohio	153	Summit	5033.00	Low
10420	39	Ohio	153	Summit	5034.00	Moderate
10420	39	Ohio	153	Summit	5035.00	Moderate
10420	39	Ohio	153	Summit	5036.00	Moderate
10420	39	Ohio	153	Summit	5037.01	Middle

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 7 - Akron						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
10420	39	Ohio	153	Summit	5037.02	Middle
10420	39	Ohio	153	Summit	5038.00	Moderate
10420	39	Ohio	153	Summit	5041.00	Moderate
10420	39	Ohio	153	Summit	5042.00	Low
10420	39	Ohio	153	Summit	5044.00	Low
10420	39	Ohio	153	Summit	5045.00	Moderate
10420	39	Ohio	153	Summit	5046.00	Moderate
10420	39	Ohio	153	Summit	5047.00	Moderate
10420	39	Ohio	153	Summit	5048.00	Moderate
10420	39	Ohio	153	Summit	5052.00	Low
10420	39	Ohio	153	Summit	5053.00	Low
10420	39	Ohio	153	Summit	5054.00	Moderate
10420	39	Ohio	153	Summit	5055.00	Low
10420	39	Ohio	153	Summit	5056.00	Low
10420	39	Ohio	153	Summit	5057.00	Moderate
10420	39	Ohio	153	Summit	5058.00	Moderate
10420	39	Ohio	153	Summit	5059.00	Moderate
10420	39	Ohio	153	Summit	5061.00	Middle
10420	39	Ohio	153	Summit	5062.00	Moderate
10420	39	Ohio	153	Summit	5064.00	Middle
10420	39	Ohio	153	Summit	5065.00	Low
10420	39	Ohio	153	Summit	5066.00	Low
10420	39	Ohio	153	Summit	5067.00	Low
10420	39	Ohio	153	Summit	5068.00	Low
10420	39	Ohio	153	Summit	5071.01	Middle
10420	39	Ohio	153	Summit	5071.02	Upper
10420	39	Ohio	153	Summit	5072.01	Middle
10420	39	Ohio	153	Summit	5072.02	Upper
10420	39	Ohio	153	Summit	5072.03	Upper
10420	39	Ohio	153	Summit	5073.00	Middle
10420	39	Ohio	153	Summit	5074.00	Middle
10420	39	Ohio	153	Summit	5075.01	Moderate
10420	39	Ohio	153	Summit	5075.02	Low
10420	39	Ohio	153	Summit	5076.00	Low
10420	39	Ohio	153	Summit	5080.00	Moderate
10420	39	Ohio	153	Summit	5083.01	Not Available
10420	39	Ohio	153	Summit	5083.99	Moderate
10420	39	Ohio	153	Summit	5086.00	Moderate
10420	39	Ohio	153	Summit	5088.00	Low
10420	39	Ohio	153	Summit	5089.00	Not Available
10420	39	Ohio	153	Summit	5090.00	Moderate
10420	39	Ohio	153	Summit	5101.00	Low
10420	39	Ohio	153	Summit	5102.00	Middle
10420	39	Ohio	153	Summit	5103.01	Low
10420	39	Ohio	153	Summit	5103.02	Middle
10420	39	Ohio	153	Summit	5104.00	Moderate
10420	39	Ohio	153	Summit	5105.00	Moderate
10420	39	Ohio	153	Summit	5201.03	Moderate
10420	39	Ohio	153	Summit	5201.04	Middle
10420	39	Ohio	153	Summit	5201.05	Middle
10420	39	Ohio	153	Summit	5201.06	Middle
10420	39	Ohio	153	Summit	5202.01	Middle
10420	39	Ohio	153	Summit	5202.02	Middle
10420	39	Ohio	153	Summit	5203.01	Middle
10420	39	Ohio	153	Summit	5203.02	Middle
10420	39	Ohio	153	Summit	5204.00	Middle
10420	39	Ohio	153	Summit	5205.00	Middle

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 7 - Akron						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
10420	39	Ohio	153	Summit	5206.00	Upper
10420	39	Ohio	153	Summit	5301.01	Upper
10420	39	Ohio	153	Summit	5301.03	Upper
10420	39	Ohio	153	Summit	5301.04	Middle
10420	39	Ohio	153	Summit	5301.05	Upper
10420	39	Ohio	153	Summit	5301.08	Upper
10420	39	Ohio	153	Summit	5304.01	Upper
10420	39	Ohio	153	Summit	5304.02	Middle
10420	39	Ohio	153	Summit	5305.01	Middle
10420	39	Ohio	153	Summit	5305.02	Upper
10420	39	Ohio	153	Summit	5306.03	Middle
10420	39	Ohio	153	Summit	5306.04	Upper
10420	39	Ohio	153	Summit	5306.05	Upper
10420	39	Ohio	153	Summit	5306.06	Upper
10420	39	Ohio	153	Summit	5307.00	Upper
10420	39	Ohio	153	Summit	5308.00	Middle
10420	39	Ohio	153	Summit	5309.01	Middle
10420	39	Ohio	153	Summit	5309.02	Middle
10420	39	Ohio	153	Summit	5309.03	Middle
10420	39	Ohio	153	Summit	5310.01	Middle
10420	39	Ohio	153	Summit	5310.02	Moderate
10420	39	Ohio	153	Summit	5311.01	Moderate
10420	39	Ohio	153	Summit	5311.02	Middle
10420	39	Ohio	153	Summit	5311.03	Middle
10420	39	Ohio	153	Summit	5314.05	Upper
10420	39	Ohio	153	Summit	5314.06	Upper
10420	39	Ohio	153	Summit	5314.07	Upper
10420	39	Ohio	153	Summit	5315.01	Upper
10420	39	Ohio	153	Summit	5315.02	Upper
10420	39	Ohio	153	Summit	5316.01	Middle
10420	39	Ohio	153	Summit	5316.02	Middle
10420	39	Ohio	153	Summit	5317.01	Middle
10420	39	Ohio	153	Summit	5317.02	Upper
10420	39	Ohio	153	Summit	5318.01	Moderate
10420	39	Ohio	153	Summit	5318.02	Middle
10420	39	Ohio	153	Summit	5320.01	Middle
10420	39	Ohio	153	Summit	5320.03	Middle
10420	39	Ohio	153	Summit	5320.04	Upper
10420	39	Ohio	153	Summit	5322.02	Middle
10420	39	Ohio	153	Summit	5323.01	Upper
10420	39	Ohio	153	Summit	5323.02	Upper
10420	39	Ohio	153	Summit	5325.01	Upper
10420	39	Ohio	153	Summit	5325.02	Upper
10420	39	Ohio	153	Summit	5326.00	Upper
10420	39	Ohio	153	Summit	5327.01	Upper
10420	39	Ohio	153	Summit	5327.02	Middle
10420	39	Ohio	153	Summit	5327.03	Upper
10420	39	Ohio	153	Summit	5327.05	Upper
10420	39	Ohio	153	Summit	5327.06	Upper
10420	39	Ohio	153	Summit	5327.08	Upper
10420	39	Ohio	153	Summit	5329.01	Middle
10420	39	Ohio	153	Summit	5329.02	Upper
10420	39	Ohio	153	Summit	5329.99	Middle
10420	39	Ohio	153	Summit	5330.00	Middle
10420	39	Ohio	153	Summit	5331.01	Upper
10420	39	Ohio	153	Summit	5331.02	Upper
10420	39	Ohio	153	Summit	5332.00	Upper

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 7 - Akron						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
10420	39	Ohio	153	Summit	5334.00	Middle
10420	39	Ohio	153	Summit	5335.01	Upper
10420	39	Ohio	153	Summit	5335.02	Upper
10420	39	Ohio	153	Summit	5340.00	Upper
10420	39	Ohio	153	Summit	5341.00	Upper

# AA8 - Central Ohio



S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 8 - Central Ohio						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
18140	39	Ohio	049	Franklin	0001.10	Middle
18140	39	Ohio	049	Franklin	0001.20	Upper
18140	39	Ohio	049	Franklin	0002.10	Upper
18140	39	Ohio	049	Franklin	0002.20	Upper
18140	39	Ohio	049	Franklin	0003.10	Moderate
18140	39	Ohio	049	Franklin	0003.20	Moderate
18140	39	Ohio	049	Franklin	0003.30	Low
18140	39	Ohio	049	Franklin	0004.10	Middle
18140	39	Ohio	049	Franklin	0004.20	Upper
18140	39	Ohio	049	Franklin	0005.00	Middle
18140	39	Ohio	049	Franklin	0006.00	Middle
18140	39	Ohio	049	Franklin	0007.10	Low
18140	39	Ohio	049	Franklin	0007.20	Low
18140	39	Ohio	049	Franklin	0007.30	Low
18140	39	Ohio	049	Franklin	0008.10	Moderate
18140	39	Ohio	049	Franklin	0008.20	Moderate
18140	39	Ohio	049	Franklin	0009.10	Low
18140	39	Ohio	049	Franklin	0009.20	Low
18140	39	Ohio	049	Franklin	0010.00	Moderate
18140	39	Ohio	049	Franklin	0011.10	Middle
18140	39	Ohio	049	Franklin	0011.21	Not Available
18140	39	Ohio	049	Franklin	0011.22	Moderate
18140	39	Ohio	049	Franklin	0012.00	Low
18140	39	Ohio	049	Franklin	0013.01	Not Available
18140	39	Ohio	049	Franklin	0013.02	Not Available
18140	39	Ohio	049	Franklin	0014.00	Low
18140	39	Ohio	049	Franklin	0015.00	Low
18140	39	Ohio	049	Franklin	0016.00	Low
18140	39	Ohio	049	Franklin	0017.00	Low
18140	39	Ohio	049	Franklin	0018.10	Low
18140	39	Ohio	049	Franklin	0018.20	Upper
18140	39	Ohio	049	Franklin	0019.01	Upper
18140	39	Ohio	049	Franklin	0019.02	Middle
18140	39	Ohio	049	Franklin	0020.00	Upper
18140	39	Ohio	049	Franklin	0021.00	Upper
18140	39	Ohio	049	Franklin	0022.00	Middle
18140	39	Ohio	049	Franklin	0023.00	Low
18140	39	Ohio	049	Franklin	0025.10	Low
18140	39	Ohio	049	Franklin	0025.20	Moderate
18140	39	Ohio	049	Franklin	0026.00	Low
18140	39	Ohio	049	Franklin	0027.10	Low
18140	39	Ohio	049	Franklin	0027.30	Low
18140	39	Ohio	049	Franklin	0027.40	Upper
18140	39	Ohio	049	Franklin	0027.50	Low
18140	39	Ohio	049	Franklin	0027.60	Moderate
18140	39	Ohio	049	Franklin	0027.70	Low
18140	39	Ohio	049	Franklin	0027.80	Middle
18140	39	Ohio	049	Franklin	0028.00	Low
18140	39	Ohio	049	Franklin	0029.00	Low
18140	39	Ohio	049	Franklin	0030.00	Upper
18140	39	Ohio	049	Franklin	0032.00	Upper
18140	39	Ohio	049	Franklin	0036.00	Middle
18140	39	Ohio	049	Franklin	0037.00	Middle
18140	39	Ohio	049	Franklin	0038.00	Not Available
18140	39	Ohio	049	Franklin	0040.01	Not Available
18140	39	Ohio	049	Franklin	0040.02	Upper
18140	39	Ohio	049	Franklin	0042.00	Low

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 8 - Central Ohio						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
18140	39	Ohio	049	Franklin	0043.01	Upper
18140	39	Ohio	049	Franklin	0043.02	Low
18140	39	Ohio	049	Franklin	0045.00	Moderate
18140	39	Ohio	049	Franklin	0046.10	Middle
18140	39	Ohio	049	Franklin	0046.20	Low
18140	39	Ohio	049	Franklin	0047.00	Low
18140	39	Ohio	049	Franklin	0048.10	Moderate
18140	39	Ohio	049	Franklin	0048.20	Moderate
18140	39	Ohio	049	Franklin	0049.00	Low
18140	39	Ohio	049	Franklin	0050.01	Low
18140	39	Ohio	049	Franklin	0050.02	Not Available
18140	39	Ohio	049	Franklin	0051.00	Low
18140	39	Ohio	049	Franklin	0052.00	Middle
18140	39	Ohio	049	Franklin	0053.00	Low
18140	39	Ohio	049	Franklin	0054.10	Low
18140	39	Ohio	049	Franklin	0054.20	Not Available
18140	39	Ohio	049	Franklin	0055.00	Low
18140	39	Ohio	049	Franklin	0056.10	Low
18140	39	Ohio	049	Franklin	0056.20	Low
18140	39	Ohio	049	Franklin	0057.00	Upper
18140	39	Ohio	049	Franklin	0058.10	Upper
18140	39	Ohio	049	Franklin	0058.20	Middle
18140	39	Ohio	049	Franklin	0059.00	Low
18140	39	Ohio	049	Franklin	0060.00	Low
18140	39	Ohio	049	Franklin	0061.00	Low
18140	39	Ohio	049	Franklin	0062.36	Upper
18140	39	Ohio	049	Franklin	0062.37	Upper
18140	39	Ohio	049	Franklin	0062.38	Upper
18140	39	Ohio	049	Franklin	0062.39	Upper
18140	39	Ohio	049	Franklin	0062.40	Middle
18140	39	Ohio	049	Franklin	0062.41	Middle
18140	39	Ohio	049	Franklin	0063.01	Middle
18140	39	Ohio	049	Franklin	0063.02	Moderate
18140	39	Ohio	049	Franklin	0063.10	Upper
18140	39	Ohio	049	Franklin	0063.21	Upper
18140	39	Ohio	049	Franklin	0063.23	Upper
18140	39	Ohio	049	Franklin	0063.30	Upper
18140	39	Ohio	049	Franklin	0063.40	Upper
18140	39	Ohio	049	Franklin	0063.51	Middle
18140	39	Ohio	049	Franklin	0063.52	Moderate
18140	39	Ohio	049	Franklin	0063.53	Middle
18140	39	Ohio	049	Franklin	0063.72	Middle
18140	39	Ohio	049	Franklin	0063.84	Upper
18140	39	Ohio	049	Franklin	0063.86	Middle
18140	39	Ohio	049	Franklin	0063.87	Upper
18140	39	Ohio	049	Franklin	0063.91	Upper
18140	39	Ohio	049	Franklin	0063.92	Upper
18140	39	Ohio	049	Franklin	0063.93	Upper
18140	39	Ohio	049	Franklin	0063.94	Upper
18140	39	Ohio	049	Franklin	0063.95	Middle
18140	39	Ohio	049	Franklin	0063.96	Middle
18140	39	Ohio	049	Franklin	0063.97	Middle
18140	39	Ohio	049	Franklin	0063.98	Upper
18140	39	Ohio	049	Franklin	0064.10	Upper
18140	39	Ohio	049	Franklin	0064.30	Upper
18140	39	Ohio	049	Franklin	0065.00	Upper
18140	39	Ohio	049	Franklin	0066.00	Upper



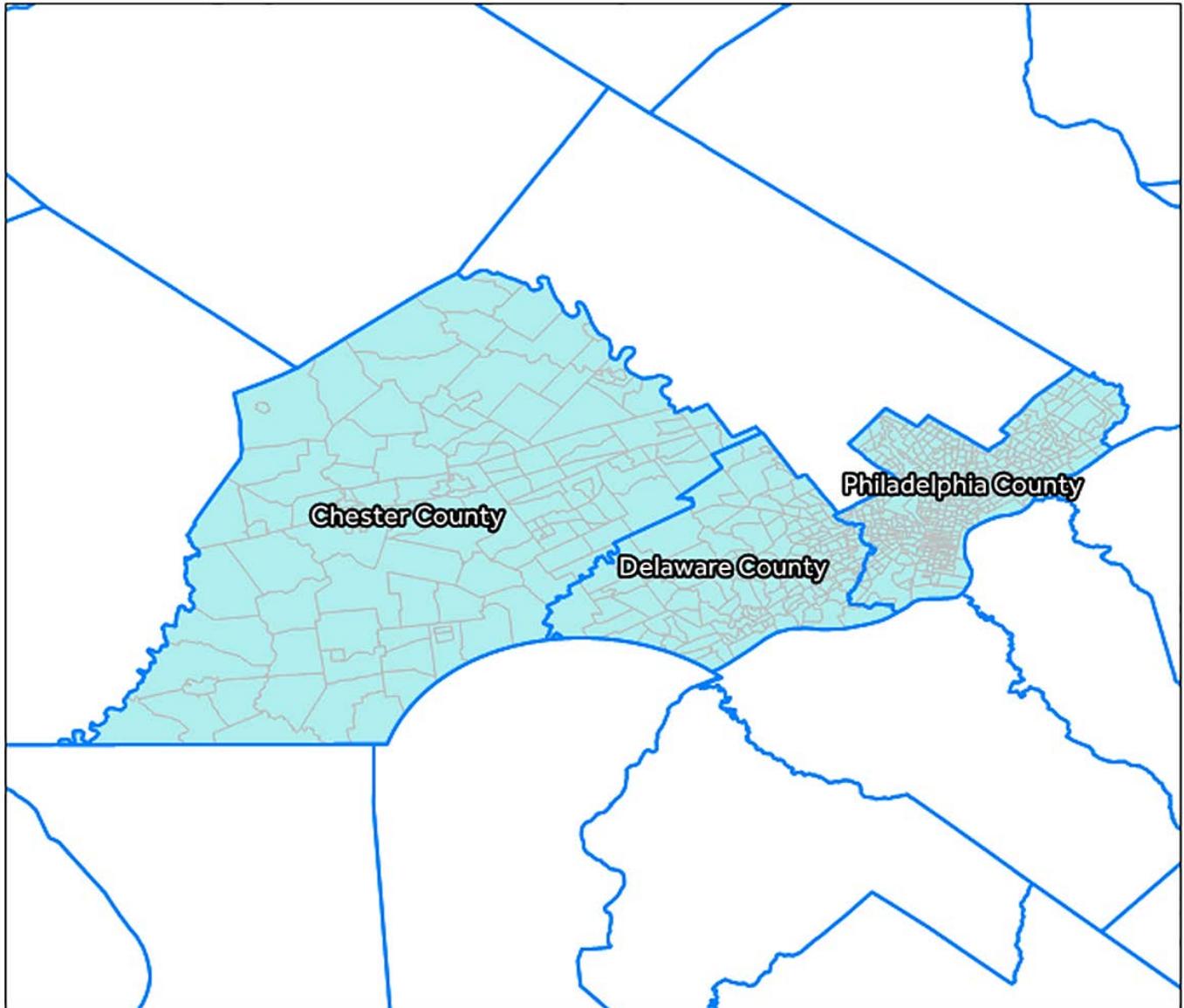
S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 8 - Central Ohio						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
18140	39	Ohio	049	Franklin	0067.10	Upper
18140	39	Ohio	049	Franklin	0067.21	Upper
18140	39	Ohio	049	Franklin	0067.22	Middle
18140	39	Ohio	049	Franklin	0068.10	Upper
18140	39	Ohio	049	Franklin	0068.21	Moderate
18140	39	Ohio	049	Franklin	0068.22	Middle
18140	39	Ohio	049	Franklin	0069.10	Upper
18140	39	Ohio	049	Franklin	0069.21	Moderate
18140	39	Ohio	049	Franklin	0069.23	Middle
18140	39	Ohio	049	Franklin	0069.24	Moderate
18140	39	Ohio	049	Franklin	0069.31	Moderate
18140	39	Ohio	049	Franklin	0069.32	Moderate
18140	39	Ohio	049	Franklin	0069.33	Low
18140	39	Ohio	049	Franklin	0069.43	Moderate
18140	39	Ohio	049	Franklin	0069.44	Middle
18140	39	Ohio	049	Franklin	0069.45	Low
18140	39	Ohio	049	Franklin	0069.50	Upper
18140	39	Ohio	049	Franklin	0069.91	Upper
18140	39	Ohio	049	Franklin	0069.92	Moderate
18140	39	Ohio	049	Franklin	0070.10	Middle
18140	39	Ohio	049	Franklin	0070.20	Middle
18140	39	Ohio	049	Franklin	0070.41	Middle
18140	39	Ohio	049	Franklin	0070.43	Middle
18140	39	Ohio	049	Franklin	0070.44	Upper
18140	39	Ohio	049	Franklin	0070.47	Middle
18140	39	Ohio	049	Franklin	0070.48	Upper
18140	39	Ohio	049	Franklin	0071.01	Moderate
18140	39	Ohio	049	Franklin	0071.02	Upper
18140	39	Ohio	049	Franklin	0071.03	Middle
18140	39	Ohio	049	Franklin	0071.12	Middle
18140	39	Ohio	049	Franklin	0071.13	Moderate
18140	39	Ohio	049	Franklin	0071.14	Middle
18140	39	Ohio	049	Franklin	0071.15	Moderate
18140	39	Ohio	049	Franklin	0071.20	Middle
18140	39	Ohio	049	Franklin	0071.93	Upper
18140	39	Ohio	049	Franklin	0071.98	Upper
18140	39	Ohio	049	Franklin	0071.99	Middle
18140	39	Ohio	049	Franklin	0072.02	Middle
18140	39	Ohio	049	Franklin	0072.05	Upper
18140	39	Ohio	049	Franklin	0072.09	Upper
18140	39	Ohio	049	Franklin	0072.11	Upper
18140	39	Ohio	049	Franklin	0072.12	Upper
18140	39	Ohio	049	Franklin	0072.13	Upper
18140	39	Ohio	049	Franklin	0072.14	Middle
18140	39	Ohio	049	Franklin	0072.15	Middle
18140	39	Ohio	049	Franklin	0073.01	Middle
18140	39	Ohio	049	Franklin	0073.02	Middle
18140	39	Ohio	049	Franklin	0073.03	Upper
18140	39	Ohio	049	Franklin	0073.05	Upper
18140	39	Ohio	049	Franklin	0073.06	Upper
18140	39	Ohio	049	Franklin	0073.94	Upper
18140	39	Ohio	049	Franklin	0073.97	Middle
18140	39	Ohio	049	Franklin	0073.98	Middle
18140	39	Ohio	049	Franklin	0074.24	Middle
18140	39	Ohio	049	Franklin	0074.25	Middle
18140	39	Ohio	049	Franklin	0074.26	Middle
18140	39	Ohio	049	Franklin	0074.27	Upper

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 8 - Central Ohio						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
18140	39	Ohio	049	Franklin	0074.92	Upper
18140	39	Ohio	049	Franklin	0074.94	Upper
18140	39	Ohio	049	Franklin	0075.11	Moderate
18140	39	Ohio	049	Franklin	0075.12	Moderate
18140	39	Ohio	049	Franklin	0075.20	Low
18140	39	Ohio	049	Franklin	0075.31	Moderate
18140	39	Ohio	049	Franklin	0075.32	Low
18140	39	Ohio	049	Franklin	0075.33	Low
18140	39	Ohio	049	Franklin	0075.34	Moderate
18140	39	Ohio	049	Franklin	0075.50	Moderate
18140	39	Ohio	049	Franklin	0075.52	Moderate
18140	39	Ohio	049	Franklin	0075.53	Moderate
18140	39	Ohio	049	Franklin	0077.10	Low
18140	39	Ohio	049	Franklin	0077.21	Low
18140	39	Ohio	049	Franklin	0077.22	Moderate
18140	39	Ohio	049	Franklin	0077.30	Moderate
18140	39	Ohio	049	Franklin	0077.40	Middle
18140	39	Ohio	049	Franklin	0078.11	Middle
18140	39	Ohio	049	Franklin	0078.12	Moderate
18140	39	Ohio	049	Franklin	0078.20	Low
18140	39	Ohio	049	Franklin	0078.30	Middle
18140	39	Ohio	049	Franklin	0079.22	Upper
18140	39	Ohio	049	Franklin	0079.31	Middle
18140	39	Ohio	049	Franklin	0079.41	Upper
18140	39	Ohio	049	Franklin	0079.55	Middle
18140	39	Ohio	049	Franklin	0079.56	Upper
18140	39	Ohio	049	Franklin	0079.57	Middle
18140	39	Ohio	049	Franklin	0079.58	Upper
18140	39	Ohio	049	Franklin	0079.59	Middle
18140	39	Ohio	049	Franklin	0079.60	Middle
18140	39	Ohio	049	Franklin	0079.61	Upper
18140	39	Ohio	049	Franklin	0079.62	Middle
18140	39	Ohio	049	Franklin	0079.63	Upper
18140	39	Ohio	049	Franklin	0079.64	Upper
18140	39	Ohio	049	Franklin	0079.65	Middle
18140	39	Ohio	049	Franklin	0079.66	Moderate
18140	39	Ohio	049	Franklin	0080.01	Upper
18140	39	Ohio	049	Franklin	0080.02	Upper
18140	39	Ohio	049	Franklin	0081.10	Middle
18140	39	Ohio	049	Franklin	0081.20	Low
18140	39	Ohio	049	Franklin	0081.32	Middle
18140	39	Ohio	049	Franklin	0081.63	Low
18140	39	Ohio	049	Franklin	0081.64	Moderate
18140	39	Ohio	049	Franklin	0081.65	Moderate
18140	39	Ohio	049	Franklin	0081.66	Upper
18140	39	Ohio	049	Franklin	0081.67	Middle
18140	39	Ohio	049	Franklin	0081.68	Middle
18140	39	Ohio	049	Franklin	0081.69	Moderate
18140	39	Ohio	049	Franklin	0081.70	Middle
18140	39	Ohio	049	Franklin	0081.71	Low
18140	39	Ohio	049	Franklin	0081.72	Middle
18140	39	Ohio	049	Franklin	0082.10	Moderate
18140	39	Ohio	049	Franklin	0082.30	Low
18140	39	Ohio	049	Franklin	0082.41	Low
18140	39	Ohio	049	Franklin	0082.42	Middle
18140	39	Ohio	049	Franklin	0083.11	Moderate
18140	39	Ohio	049	Franklin	0083.12	Moderate

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 8 - Central Ohio						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
18140	39	Ohio	049	Franklin	0083.21	Moderate
18140	39	Ohio	049	Franklin	0083.22	Moderate
18140	39	Ohio	049	Franklin	0083.30	Moderate
18140	39	Ohio	049	Franklin	0083.40	Middle
18140	39	Ohio	049	Franklin	0083.50	Middle
18140	39	Ohio	049	Franklin	0083.60	Middle
18140	39	Ohio	049	Franklin	0083.80	Middle
18140	39	Ohio	049	Franklin	0083.81	Middle
18140	39	Ohio	049	Franklin	0083.82	Middle
18140	39	Ohio	049	Franklin	0084.00	Upper
18140	39	Ohio	049	Franklin	0085.00	Upper
18140	39	Ohio	049	Franklin	0087.10	Moderate
18140	39	Ohio	049	Franklin	0087.20	Moderate
18140	39	Ohio	049	Franklin	0087.30	Low
18140	39	Ohio	049	Franklin	0088.11	Moderate
18140	39	Ohio	049	Franklin	0088.12	Middle
18140	39	Ohio	049	Franklin	0088.13	Moderate
18140	39	Ohio	049	Franklin	0088.21	Low
18140	39	Ohio	049	Franklin	0088.22	Moderate
18140	39	Ohio	049	Franklin	0088.25	Middle
18140	39	Ohio	049	Franklin	0089.00	Upper
18140	39	Ohio	049	Franklin	0090.00	Upper
18140	39	Ohio	049	Franklin	0091.00	Upper
18140	39	Ohio	049	Franklin	0092.20	Low
18140	39	Ohio	049	Franklin	0092.30	Moderate
18140	39	Ohio	049	Franklin	0092.40	Moderate
18140	39	Ohio	049	Franklin	0092.50	Moderate
18140	39	Ohio	049	Franklin	0092.51	Moderate
18140	39	Ohio	049	Franklin	0092.52	Moderate
18140	39	Ohio	049	Franklin	0093.11	Low
18140	39	Ohio	049	Franklin	0093.12	Moderate
18140	39	Ohio	049	Franklin	0093.21	Low
18140	39	Ohio	049	Franklin	0093.22	Moderate
18140	39	Ohio	049	Franklin	0093.23	Moderate
18140	39	Ohio	049	Franklin	0093.25	Low
18140	39	Ohio	049	Franklin	0093.26	Low
18140	39	Ohio	049	Franklin	0093.32	Middle
18140	39	Ohio	049	Franklin	0093.34	Moderate
18140	39	Ohio	049	Franklin	0093.36	Moderate
18140	39	Ohio	049	Franklin	0093.37	Moderate
18140	39	Ohio	049	Franklin	0093.40	Moderate
18140	39	Ohio	049	Franklin	0093.50	Middle
18140	39	Ohio	049	Franklin	0093.61	Middle
18140	39	Ohio	049	Franklin	0093.72	Moderate
18140	39	Ohio	049	Franklin	0093.73	Moderate
18140	39	Ohio	049	Franklin	0093.81	Middle
18140	39	Ohio	049	Franklin	0093.82	Moderate
18140	39	Ohio	049	Franklin	0093.83	Middle
18140	39	Ohio	049	Franklin	0093.84	Moderate
18140	39	Ohio	049	Franklin	0093.85	Middle
18140	39	Ohio	049	Franklin	0093.86	Moderate
18140	39	Ohio	049	Franklin	0093.90	Middle
18140	39	Ohio	049	Franklin	0093.91	Middle
18140	39	Ohio	049	Franklin	0093.92	Moderate
18140	39	Ohio	049	Franklin	0093.93	Moderate
18140	39	Ohio	049	Franklin	0093.94	Middle
18140	39	Ohio	049	Franklin	0093.95	Middle

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 8 - Central Ohio						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
18140	39	Ohio	049	Franklin	0093.96	Moderate
18140	39	Ohio	049	Franklin	0093.97	Moderate
18140	39	Ohio	049	Franklin	0094.01	Middle
18140	39	Ohio	049	Franklin	0094.03	Moderate
18140	39	Ohio	049	Franklin	0094.04	Upper
18140	39	Ohio	049	Franklin	0094.05	Upper
18140	39	Ohio	049	Franklin	0094.10	Moderate
18140	39	Ohio	049	Franklin	0094.20	Moderate
18140	39	Ohio	049	Franklin	0094.40	Middle
18140	39	Ohio	049	Franklin	0094.95	Middle
18140	39	Ohio	049	Franklin	0094.97	Upper
18140	39	Ohio	049	Franklin	0094.98	Middle
18140	39	Ohio	049	Franklin	0095.20	Middle
18140	39	Ohio	049	Franklin	0095.90	Middle
18140	39	Ohio	049	Franklin	0096.00	Moderate
18140	39	Ohio	049	Franklin	0097.11	Moderate
18140	39	Ohio	049	Franklin	0097.12	Middle
18140	39	Ohio	049	Franklin	0097.51	Upper
18140	39	Ohio	049	Franklin	0097.52	Middle
18140	39	Ohio	049	Franklin	0097.53	Upper
18140	39	Ohio	049	Franklin	0097.54	Middle
18140	39	Ohio	049	Franklin	0097.55	Upper
18140	39	Ohio	049	Franklin	0097.56	Middle
18140	39	Ohio	049	Franklin	0097.57	Middle
18140	39	Ohio	049	Franklin	0098.01	Upper
18140	39	Ohio	049	Franklin	0098.02	Middle
18140	39	Ohio	049	Franklin	0099.00	Low
18140	39	Ohio	049	Franklin	0100.00	Middle
18140	39	Ohio	049	Franklin	0101.00	Middle
18140	39	Ohio	049	Franklin	0102.01	Moderate
18140	39	Ohio	049	Franklin	0102.02	Moderate
18140	39	Ohio	049	Franklin	0102.03	Middle
18140	39	Ohio	049	Franklin	0102.04	Moderate
18140	39	Ohio	049	Franklin	0103.00	Moderate
18140	39	Ohio	049	Franklin	0104.01	Upper
18140	39	Ohio	049	Franklin	0104.02	Upper
18140	39	Ohio	049	Franklin	0105.01	Upper
18140	39	Ohio	049	Franklin	0105.02	Upper
18140	39	Ohio	049	Franklin	0106.01	Upper
18140	39	Ohio	049	Franklin	0106.02	Upper
18140	39	Ohio	049	Franklin	0107.00	Moderate
18140	39	Ohio	049	Franklin	0109.00	Middle
18140	39	Ohio	049	Franklin	9800.00	Not Available

# AA9 - Philadelphia



S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 9 - Philadelphia						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
33874	42	Pennsylvania	029	Chester	3001.01	Upper
33874	42	Pennsylvania	029	Chester	3001.03	Middle
33874	42	Pennsylvania	029	Chester	3001.04	Upper
33874	42	Pennsylvania	029	Chester	3001.06	Upper
33874	42	Pennsylvania	029	Chester	3001.07	Upper
33874	42	Pennsylvania	029	Chester	3001.08	Upper
33874	42	Pennsylvania	029	Chester	3001.09	Upper
33874	42	Pennsylvania	029	Chester	3002.01	Upper
33874	42	Pennsylvania	029	Chester	3002.02	Upper
33874	42	Pennsylvania	029	Chester	3003.01	Upper
33874	42	Pennsylvania	029	Chester	3003.02	Upper
33874	42	Pennsylvania	029	Chester	3003.03	Middle
33874	42	Pennsylvania	029	Chester	3004.00	Middle
33874	42	Pennsylvania	029	Chester	3005.01	Upper
33874	42	Pennsylvania	029	Chester	3005.02	Middle
33874	42	Pennsylvania	029	Chester	3006.00	Middle
33874	42	Pennsylvania	029	Chester	3007.00	Middle
33874	42	Pennsylvania	029	Chester	3008.00	Moderate
33874	42	Pennsylvania	029	Chester	3009.00	Moderate
33874	42	Pennsylvania	029	Chester	3010.01	Upper
33874	42	Pennsylvania	029	Chester	3010.02	Middle
33874	42	Pennsylvania	029	Chester	3011.00	Moderate
33874	42	Pennsylvania	029	Chester	3013.00	Middle
33874	42	Pennsylvania	029	Chester	3014.01	Low
33874	42	Pennsylvania	029	Chester	3014.02	Middle
33874	42	Pennsylvania	029	Chester	3015.00	Upper
33874	42	Pennsylvania	029	Chester	3016.00	Middle
33874	42	Pennsylvania	029	Chester	3017.00	Upper
33874	42	Pennsylvania	029	Chester	3018.00	Upper
33874	42	Pennsylvania	029	Chester	3019.00	Upper
33874	42	Pennsylvania	029	Chester	3020.00	Upper
33874	42	Pennsylvania	029	Chester	3021.02	Middle
33874	42	Pennsylvania	029	Chester	3021.03	Middle
33874	42	Pennsylvania	029	Chester	3021.04	Middle
33874	42	Pennsylvania	029	Chester	3022.03	Middle
33874	42	Pennsylvania	029	Chester	3022.04	Upper
33874	42	Pennsylvania	029	Chester	3022.05	Upper
33874	42	Pennsylvania	029	Chester	3022.06	Middle
33874	42	Pennsylvania	029	Chester	3022.07	Not Available
33874	42	Pennsylvania	029	Chester	3023.00	Middle
33874	42	Pennsylvania	029	Chester	3024.00	Moderate
33874	42	Pennsylvania	029	Chester	3025.00	Middle
33874	42	Pennsylvania	029	Chester	3026.00	Moderate
33874	42	Pennsylvania	029	Chester	3027.02	Middle
33874	42	Pennsylvania	029	Chester	3027.03	Upper
33874	42	Pennsylvania	029	Chester	3027.04	Upper
33874	42	Pennsylvania	029	Chester	3027.05	Middle
33874	42	Pennsylvania	029	Chester	3027.06	Upper
33874	42	Pennsylvania	029	Chester	3028.02	Upper
33874	42	Pennsylvania	029	Chester	3028.03	Middle
33874	42	Pennsylvania	029	Chester	3028.04	Upper
33874	42	Pennsylvania	029	Chester	3028.06	Moderate
33874	42	Pennsylvania	029	Chester	3028.07	Middle
33874	42	Pennsylvania	029	Chester	3029.01	Middle
33874	42	Pennsylvania	029	Chester	3029.02	Upper
33874	42	Pennsylvania	029	Chester	3030.00	Upper
33874	42	Pennsylvania	029	Chester	3031.00	Upper



S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 9 - Philadelphia						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
33874	42	Pennsylvania	029	Chester	3033.01	Middle
33874	42	Pennsylvania	029	Chester	3033.02	Upper
33874	42	Pennsylvania	029	Chester	3034.01	Moderate
33874	42	Pennsylvania	029	Chester	3034.02	Moderate
33874	42	Pennsylvania	029	Chester	3035.01	Middle
33874	42	Pennsylvania	029	Chester	3035.02	Upper
33874	42	Pennsylvania	029	Chester	3038.01	Middle
33874	42	Pennsylvania	029	Chester	3038.03	Middle
33874	42	Pennsylvania	029	Chester	3038.04	Upper
33874	42	Pennsylvania	029	Chester	3039.01	Upper
33874	42	Pennsylvania	029	Chester	3039.02	Upper
33874	42	Pennsylvania	029	Chester	3040.00	Upper
33874	42	Pennsylvania	029	Chester	3041.01	Moderate
33874	42	Pennsylvania	029	Chester	3041.02	Middle
33874	42	Pennsylvania	029	Chester	3042.01	Middle
33874	42	Pennsylvania	029	Chester	3043.00	Upper
33874	42	Pennsylvania	029	Chester	3044.03	Middle
33874	42	Pennsylvania	029	Chester	3044.04	Middle
33874	42	Pennsylvania	029	Chester	3044.05	Upper
33874	42	Pennsylvania	029	Chester	3044.06	Upper
33874	42	Pennsylvania	029	Chester	3045.02	Upper
33874	42	Pennsylvania	029	Chester	3045.03	Upper
33874	42	Pennsylvania	029	Chester	3045.04	Upper
33874	42	Pennsylvania	029	Chester	3046.00	Middle
33874	42	Pennsylvania	029	Chester	3049.00	Moderate
33874	42	Pennsylvania	029	Chester	3050.00	Moderate
33874	42	Pennsylvania	029	Chester	3051.01	Middle
33874	42	Pennsylvania	029	Chester	3051.02	Middle
33874	42	Pennsylvania	029	Chester	3053.00	Moderate
33874	42	Pennsylvania	029	Chester	3054.00	Low
33874	42	Pennsylvania	029	Chester	3055.00	Low
33874	42	Pennsylvania	029	Chester	3056.00	Low
33874	42	Pennsylvania	029	Chester	3057.00	Moderate
33874	42	Pennsylvania	029	Chester	3060.00	Middle
33874	42	Pennsylvania	029	Chester	3063.00	Moderate
33874	42	Pennsylvania	029	Chester	3065.01	Upper
33874	42	Pennsylvania	029	Chester	3065.03	Moderate
33874	42	Pennsylvania	029	Chester	3065.04	Upper
33874	42	Pennsylvania	029	Chester	3066.00	Upper
33874	42	Pennsylvania	029	Chester	3067.00	Upper
33874	42	Pennsylvania	029	Chester	3068.00	Middle
33874	42	Pennsylvania	029	Chester	3069.00	Upper
33874	42	Pennsylvania	029	Chester	3070.00	Middle
33874	42	Pennsylvania	029	Chester	3071.00	Middle
33874	42	Pennsylvania	029	Chester	3072.00	Moderate
33874	42	Pennsylvania	029	Chester	3073.00	Middle
33874	42	Pennsylvania	029	Chester	3074.00	Moderate
33874	42	Pennsylvania	029	Chester	3077.00	Moderate
33874	42	Pennsylvania	029	Chester	3078.00	Middle
33874	42	Pennsylvania	029	Chester	3079.00	Middle
33874	42	Pennsylvania	029	Chester	3080.00	Low
33874	42	Pennsylvania	029	Chester	3081.01	Middle
33874	42	Pennsylvania	029	Chester	3081.02	Middle
33874	42	Pennsylvania	029	Chester	3082.00	Moderate
33874	42	Pennsylvania	029	Chester	3110.00	Middle
33874	42	Pennsylvania	029	Chester	3111.00	Middle
33874	42	Pennsylvania	029	Chester	3112.00	Middle

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 9 - Philadelphia						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
33874	42	Pennsylvania	029	Chester	3113.00	Upper
33874	42	Pennsylvania	029	Chester	3114.01	Moderate
33874	42	Pennsylvania	029	Chester	3114.03	Middle
33874	42	Pennsylvania	029	Chester	3114.04	Middle
33874	42	Pennsylvania	029	Chester	3115.00	Middle
33874	42	Pennsylvania	029	Chester	3116.00	Low
33874	42	Pennsylvania	029	Chester	3117.01	Middle
33874	42	Pennsylvania	029	Chester	3117.02	Middle
33874	42	Pennsylvania	029	Chester	3118.00	Moderate
33874	42	Pennsylvania	029	Chester	9800.00	Not Available
37964	42	Pennsylvania	045	Delaware	4003.01	Moderate
37964	42	Pennsylvania	045	Delaware	4003.02	Moderate
37964	42	Pennsylvania	045	Delaware	4004.01	Middle
37964	42	Pennsylvania	045	Delaware	4004.02	Moderate
37964	42	Pennsylvania	045	Delaware	4005.00	Moderate
37964	42	Pennsylvania	045	Delaware	4006.00	Middle
37964	42	Pennsylvania	045	Delaware	4007.00	Middle
37964	42	Pennsylvania	045	Delaware	4008.01	Moderate
37964	42	Pennsylvania	045	Delaware	4008.02	Upper
37964	42	Pennsylvania	045	Delaware	4009.00	Upper
37964	42	Pennsylvania	045	Delaware	4010.00	Upper
37964	42	Pennsylvania	045	Delaware	4011.01	Middle
37964	42	Pennsylvania	045	Delaware	4011.03	Upper
37964	42	Pennsylvania	045	Delaware	4011.04	Upper
37964	42	Pennsylvania	045	Delaware	4012.00	Upper
37964	42	Pennsylvania	045	Delaware	4013.02	Upper
37964	42	Pennsylvania	045	Delaware	4013.03	Middle
37964	42	Pennsylvania	045	Delaware	4014.01	Upper
37964	42	Pennsylvania	045	Delaware	4014.02	Moderate
37964	42	Pennsylvania	045	Delaware	4015.02	Middle
37964	42	Pennsylvania	045	Delaware	4015.03	Middle
37964	42	Pennsylvania	045	Delaware	4016.00	Upper
37964	42	Pennsylvania	045	Delaware	4017.00	Middle
37964	42	Pennsylvania	045	Delaware	4018.00	Middle
37964	42	Pennsylvania	045	Delaware	4019.00	Upper
37964	42	Pennsylvania	045	Delaware	4020.00	Middle
37964	42	Pennsylvania	045	Delaware	4021.00	Middle
37964	42	Pennsylvania	045	Delaware	4022.00	Middle
37964	42	Pennsylvania	045	Delaware	4023.00	Middle
37964	42	Pennsylvania	045	Delaware	4024.00	Not Available
37964	42	Pennsylvania	045	Delaware	4025.00	Middle
37964	42	Pennsylvania	045	Delaware	4026.00	Middle
37964	42	Pennsylvania	045	Delaware	4027.00	Middle
37964	42	Pennsylvania	045	Delaware	4028.00	Middle
37964	42	Pennsylvania	045	Delaware	4029.00	Moderate
37964	42	Pennsylvania	045	Delaware	4030.01	Upper
37964	42	Pennsylvania	045	Delaware	4030.02	Middle
37964	42	Pennsylvania	045	Delaware	4031.01	Middle
37964	42	Pennsylvania	045	Delaware	4031.03	Middle
37964	42	Pennsylvania	045	Delaware	4031.04	Middle
37964	42	Pennsylvania	045	Delaware	4032.00	Upper
37964	42	Pennsylvania	045	Delaware	4033.00	Middle
37964	42	Pennsylvania	045	Delaware	4034.01	Middle
37964	42	Pennsylvania	045	Delaware	4034.02	Middle
37964	42	Pennsylvania	045	Delaware	4035.01	Middle
37964	42	Pennsylvania	045	Delaware	4035.02	Upper
37964	42	Pennsylvania	045	Delaware	4036.01	Upper



S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 9 - Philadelphia						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
37964	42	Pennsylvania	045	Delaware	4036.02	Upper
37964	42	Pennsylvania	045	Delaware	4037.01	Upper
37964	42	Pennsylvania	045	Delaware	4037.02	Moderate
37964	42	Pennsylvania	045	Delaware	4038.00	Middle
37964	42	Pennsylvania	045	Delaware	4039.01	Upper
37964	42	Pennsylvania	045	Delaware	4039.02	Upper
37964	42	Pennsylvania	045	Delaware	4040.03	Middle
37964	42	Pennsylvania	045	Delaware	4040.04	Upper
37964	42	Pennsylvania	045	Delaware	4041.01	Upper
37964	42	Pennsylvania	045	Delaware	4041.02	Middle
37964	42	Pennsylvania	045	Delaware	4041.03	Upper
37964	42	Pennsylvania	045	Delaware	4043.00	Moderate
37964	42	Pennsylvania	045	Delaware	4044.00	Upper
37964	42	Pennsylvania	045	Delaware	4045.00	Moderate
37964	42	Pennsylvania	045	Delaware	4046.00	Middle
37964	42	Pennsylvania	045	Delaware	4047.00	Moderate
37964	42	Pennsylvania	045	Delaware	4048.00	Low
37964	42	Pennsylvania	045	Delaware	4049.00	Moderate
37964	42	Pennsylvania	045	Delaware	4050.00	Middle
37964	42	Pennsylvania	045	Delaware	4051.00	Moderate
37964	42	Pennsylvania	045	Delaware	4052.00	Low
37964	42	Pennsylvania	045	Delaware	4053.00	Moderate
37964	42	Pennsylvania	045	Delaware	4054.00	Low
37964	42	Pennsylvania	045	Delaware	4061.00	Upper
37964	42	Pennsylvania	045	Delaware	4062.01	Upper
37964	42	Pennsylvania	045	Delaware	4062.02	Upper
37964	42	Pennsylvania	045	Delaware	4063.00	Moderate
37964	42	Pennsylvania	045	Delaware	4064.01	Moderate
37964	42	Pennsylvania	045	Delaware	4064.02	Moderate
37964	42	Pennsylvania	045	Delaware	4065.00	Upper
37964	42	Pennsylvania	045	Delaware	4066.00	Moderate
37964	42	Pennsylvania	045	Delaware	4067.00	Middle
37964	42	Pennsylvania	045	Delaware	4068.01	Upper
37964	42	Pennsylvania	045	Delaware	4068.02	Upper
37964	42	Pennsylvania	045	Delaware	4068.04	Upper
37964	42	Pennsylvania	045	Delaware	4068.05	Upper
37964	42	Pennsylvania	045	Delaware	4069.02	Upper
37964	42	Pennsylvania	045	Delaware	4069.03	Upper
37964	42	Pennsylvania	045	Delaware	4069.04	Upper
37964	42	Pennsylvania	045	Delaware	4070.00	Upper
37964	42	Pennsylvania	045	Delaware	4071.01	Upper
37964	42	Pennsylvania	045	Delaware	4071.02	Upper
37964	42	Pennsylvania	045	Delaware	4072.01	Upper
37964	42	Pennsylvania	045	Delaware	4072.02	Upper
37964	42	Pennsylvania	045	Delaware	4074.01	Upper
37964	42	Pennsylvania	045	Delaware	4074.04	Upper
37964	42	Pennsylvania	045	Delaware	4075.01	Upper
37964	42	Pennsylvania	045	Delaware	4075.02	Upper
37964	42	Pennsylvania	045	Delaware	4076.00	Upper
37964	42	Pennsylvania	045	Delaware	4077.00	Upper
37964	42	Pennsylvania	045	Delaware	4078.01	Upper
37964	42	Pennsylvania	045	Delaware	4078.02	Upper
37964	42	Pennsylvania	045	Delaware	4078.03	Upper
37964	42	Pennsylvania	045	Delaware	4078.04	Upper
37964	42	Pennsylvania	045	Delaware	4078.05	Upper
37964	42	Pennsylvania	045	Delaware	4078.06	Upper
37964	42	Pennsylvania	045	Delaware	4079.01	Upper

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 9 - Philadelphia						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
37964	42	Pennsylvania	045	Delaware	4079.02	Upper
37964	42	Pennsylvania	045	Delaware	4079.03	Upper
37964	42	Pennsylvania	045	Delaware	4080.01	Upper
37964	42	Pennsylvania	045	Delaware	4080.02	Upper
37964	42	Pennsylvania	045	Delaware	4081.01	Upper
37964	42	Pennsylvania	045	Delaware	4081.02	Upper
37964	42	Pennsylvania	045	Delaware	4081.03	Upper
37964	42	Pennsylvania	045	Delaware	4083.00	Upper
37964	42	Pennsylvania	045	Delaware	4084.00	Upper
37964	42	Pennsylvania	045	Delaware	4085.00	Upper
37964	42	Pennsylvania	045	Delaware	4086.00	Upper
37964	42	Pennsylvania	045	Delaware	4087.00	Upper
37964	42	Pennsylvania	045	Delaware	4088.00	Upper
37964	42	Pennsylvania	045	Delaware	4089.00	Upper
37964	42	Pennsylvania	045	Delaware	4090.00	Upper
37964	42	Pennsylvania	045	Delaware	4091.00	Upper
37964	42	Pennsylvania	045	Delaware	4092.00	Upper
37964	42	Pennsylvania	045	Delaware	4093.00	Upper
37964	42	Pennsylvania	045	Delaware	4094.00	Upper
37964	42	Pennsylvania	045	Delaware	4095.00	Upper
37964	42	Pennsylvania	045	Delaware	4096.01	Upper
37964	42	Pennsylvania	045	Delaware	4096.02	Upper
37964	42	Pennsylvania	045	Delaware	4097.01	Upper
37964	42	Pennsylvania	045	Delaware	4098.03	Upper
37964	42	Pennsylvania	045	Delaware	4098.04	Upper
37964	42	Pennsylvania	045	Delaware	4099.02	Upper
37964	42	Pennsylvania	045	Delaware	4099.03	Upper
37964	42	Pennsylvania	045	Delaware	4099.04	Upper
37964	42	Pennsylvania	045	Delaware	4100.00	Upper
37964	42	Pennsylvania	045	Delaware	4101.01	Upper
37964	42	Pennsylvania	045	Delaware	4101.02	Upper
37964	42	Pennsylvania	045	Delaware	4102.00	Upper
37964	42	Pennsylvania	045	Delaware	4103.03	Upper
37964	42	Pennsylvania	045	Delaware	4103.04	Upper
37964	42	Pennsylvania	045	Delaware	4103.05	Upper
37964	42	Pennsylvania	045	Delaware	4103.06	Upper
37964	42	Pennsylvania	045	Delaware	4104.01	Upper
37964	42	Pennsylvania	045	Delaware	4104.02	Upper
37964	42	Pennsylvania	045	Delaware	4104.03	Upper
37964	42	Pennsylvania	045	Delaware	4105.00	Moderate
37964	42	Pennsylvania	045	Delaware	4106.01	Upper
37964	42	Pennsylvania	045	Delaware	4106.02	Upper
37964	42	Pennsylvania	045	Delaware	4107.00	Low
37964	42	Pennsylvania	045	Delaware	4108.00	Upper
37964	42	Pennsylvania	045	Delaware	9800.00	Not Available
37964	42	Pennsylvania	045	Delaware	9801.00	Not Available
37964	42	Pennsylvania	045	Delaware	9802.00	Not Available
37964	42	Pennsylvania	045	Delaware	9803.00	Not Available
37964	42	Pennsylvania	101	Philadelphia	0001.01	Upper
37964	42	Pennsylvania	101	Philadelphia	0001.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0002.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0003.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0004.01	Upper
37964	42	Pennsylvania	101	Philadelphia	0004.03	Upper
37964	42	Pennsylvania	101	Philadelphia	0004.04	Upper
37964	42	Pennsylvania	101	Philadelphia	0005.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0006.00	Upper

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 9 - Philadelphia						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
37964	42	Pennsylvania	101	Philadelphia	0007.01	Upper
37964	42	Pennsylvania	101	Philadelphia	0007.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0008.01	Upper
37964	42	Pennsylvania	101	Philadelphia	0008.03	Middle
37964	42	Pennsylvania	101	Philadelphia	0008.05	Upper
37964	42	Pennsylvania	101	Philadelphia	0008.06	Upper
37964	42	Pennsylvania	101	Philadelphia	0009.01	Upper
37964	42	Pennsylvania	101	Philadelphia	0009.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0010.01	Upper
37964	42	Pennsylvania	101	Philadelphia	0010.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0011.01	Upper
37964	42	Pennsylvania	101	Philadelphia	0011.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0012.01	Upper
37964	42	Pennsylvania	101	Philadelphia	0012.03	Upper
37964	42	Pennsylvania	101	Philadelphia	0012.04	Upper
37964	42	Pennsylvania	101	Philadelphia	0013.01	Upper
37964	42	Pennsylvania	101	Philadelphia	0013.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0014.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0015.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0016.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0017.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0018.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0019.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0020.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0021.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0022.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0023.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0024.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0025.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0027.01	Upper
37964	42	Pennsylvania	101	Philadelphia	0027.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0028.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0028.02	Middle
37964	42	Pennsylvania	101	Philadelphia	0029.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0030.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0030.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0031.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0032.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0033.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0036.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0037.01	Moderate
37964	42	Pennsylvania	101	Philadelphia	0037.02	Moderate
37964	42	Pennsylvania	101	Philadelphia	0038.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0039.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0039.02	Middle
37964	42	Pennsylvania	101	Philadelphia	0040.01	Moderate
37964	42	Pennsylvania	101	Philadelphia	0040.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0041.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0041.03	Moderate
37964	42	Pennsylvania	101	Philadelphia	0041.04	Middle
37964	42	Pennsylvania	101	Philadelphia	0042.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0042.02	Middle
37964	42	Pennsylvania	101	Philadelphia	0054.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0055.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0056.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0060.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0061.00	Moderate

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 9 - Philadelphia						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
37964	42	Pennsylvania	101	Philadelphia	0062.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0063.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0064.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0065.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0066.00	Low
37964	42	Pennsylvania	101	Philadelphia	0067.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0070.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0071.01	Moderate
37964	42	Pennsylvania	101	Philadelphia	0071.02	Moderate
37964	42	Pennsylvania	101	Philadelphia	0072.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0073.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0074.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0077.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0078.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0079.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0080.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0081.01	Moderate
37964	42	Pennsylvania	101	Philadelphia	0081.02	Moderate
37964	42	Pennsylvania	101	Philadelphia	0082.00	Low
37964	42	Pennsylvania	101	Philadelphia	0083.01	Moderate
37964	42	Pennsylvania	101	Philadelphia	0083.02	Moderate
37964	42	Pennsylvania	101	Philadelphia	0084.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0085.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0086.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0086.02	Middle
37964	42	Pennsylvania	101	Philadelphia	0087.01	Upper
37964	42	Pennsylvania	101	Philadelphia	0087.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0088.01	Moderate
37964	42	Pennsylvania	101	Philadelphia	0088.02	Low
37964	42	Pennsylvania	101	Philadelphia	0090.00	Not Available
37964	42	Pennsylvania	101	Philadelphia	0091.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0092.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0093.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0094.00	Low
37964	42	Pennsylvania	101	Philadelphia	0095.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0096.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0098.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0098.02	Middle
37964	42	Pennsylvania	101	Philadelphia	0100.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0101.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0102.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0103.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0104.00	Low
37964	42	Pennsylvania	101	Philadelphia	0105.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0106.00	Low
37964	42	Pennsylvania	101	Philadelphia	0107.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0108.00	Low
37964	42	Pennsylvania	101	Philadelphia	0109.00	Low
37964	42	Pennsylvania	101	Philadelphia	0110.00	Low
37964	42	Pennsylvania	101	Philadelphia	0111.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0112.00	Low
37964	42	Pennsylvania	101	Philadelphia	0113.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0114.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0115.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0117.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0118.00	Low
37964	42	Pennsylvania	101	Philadelphia	0119.00	Middle

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 9 - Philadelphia						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
37964	42	Pennsylvania	101	Philadelphia	0120.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0121.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0122.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0122.03	Upper
37964	42	Pennsylvania	101	Philadelphia	0122.04	Middle
37964	42	Pennsylvania	101	Philadelphia	0125.01	Upper
37964	42	Pennsylvania	101	Philadelphia	0125.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0131.00	Low
37964	42	Pennsylvania	101	Philadelphia	0132.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0133.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0134.01	Upper
37964	42	Pennsylvania	101	Philadelphia	0134.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0135.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0136.01	Upper
37964	42	Pennsylvania	101	Philadelphia	0136.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0137.01	Upper
37964	42	Pennsylvania	101	Philadelphia	0137.02	Not Available
37964	42	Pennsylvania	101	Philadelphia	0138.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0139.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0140.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0141.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0142.01	Upper
37964	42	Pennsylvania	101	Philadelphia	0142.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0143.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0144.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0145.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0146.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0147.00	Low
37964	42	Pennsylvania	101	Philadelphia	0148.00	Low
37964	42	Pennsylvania	101	Philadelphia	0149.00	Not Available
37964	42	Pennsylvania	101	Philadelphia	0151.01	Moderate
37964	42	Pennsylvania	101	Philadelphia	0151.02	Moderate
37964	42	Pennsylvania	101	Philadelphia	0152.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0153.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0156.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0157.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0158.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0160.01	Upper
37964	42	Pennsylvania	101	Philadelphia	0160.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0161.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0162.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0163.00	Low
37964	42	Pennsylvania	101	Philadelphia	0164.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0165.00	Not Available
37964	42	Pennsylvania	101	Philadelphia	0166.00	Low
37964	42	Pennsylvania	101	Philadelphia	0167.01	Moderate
37964	42	Pennsylvania	101	Philadelphia	0167.02	Moderate
37964	42	Pennsylvania	101	Philadelphia	0168.00	Low
37964	42	Pennsylvania	101	Philadelphia	0169.01	Moderate
37964	42	Pennsylvania	101	Philadelphia	0169.02	Low
37964	42	Pennsylvania	101	Philadelphia	0170.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0171.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0172.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0172.02	Moderate
37964	42	Pennsylvania	101	Philadelphia	0173.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0174.00	Low
37964	42	Pennsylvania	101	Philadelphia	0175.00	Low

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 9 - Philadelphia						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
37964	42	Pennsylvania	101	Philadelphia	0176.01	Low
37964	42	Pennsylvania	101	Philadelphia	0176.02	Low
37964	42	Pennsylvania	101	Philadelphia	0177.01	Not Available
37964	42	Pennsylvania	101	Philadelphia	0177.02	Low
37964	42	Pennsylvania	101	Philadelphia	0178.00	Low
37964	42	Pennsylvania	101	Philadelphia	0179.00	Low
37964	42	Pennsylvania	101	Philadelphia	0180.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0180.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0183.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0184.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0188.01	Low
37964	42	Pennsylvania	101	Philadelphia	0188.02	Moderate
37964	42	Pennsylvania	101	Philadelphia	0190.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0191.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0192.00	Low
37964	42	Pennsylvania	101	Philadelphia	0195.01	Low
37964	42	Pennsylvania	101	Philadelphia	0195.02	Low
37964	42	Pennsylvania	101	Philadelphia	0197.00	Not Available
37964	42	Pennsylvania	101	Philadelphia	0198.00	Low
37964	42	Pennsylvania	101	Philadelphia	0199.00	Low
37964	42	Pennsylvania	101	Philadelphia	0200.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0201.01	Low
37964	42	Pennsylvania	101	Philadelphia	0201.02	Moderate
37964	42	Pennsylvania	101	Philadelphia	0202.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0203.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0204.00	Low
37964	42	Pennsylvania	101	Philadelphia	0205.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0206.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0207.01	Upper
37964	42	Pennsylvania	101	Philadelphia	0207.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0208.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0209.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0210.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0211.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0212.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0213.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0214.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0215.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0216.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0217.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0218.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0219.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0220.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0231.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0235.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0236.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0237.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0238.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0239.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0240.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0241.00	Not Available
37964	42	Pennsylvania	101	Philadelphia	0242.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0243.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0244.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0245.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0246.00	Low
37964	42	Pennsylvania	101	Philadelphia	0247.00	Moderate



S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 9 - Philadelphia						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
37964	42	Pennsylvania	101	Philadelphia	0248.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0249.00	Low
37964	42	Pennsylvania	101	Philadelphia	0252.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0253.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0254.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0255.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0256.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0257.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0258.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0259.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0260.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0261.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0262.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0263.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0263.02	Moderate
37964	42	Pennsylvania	101	Philadelphia	0264.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0265.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0266.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0267.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0268.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0269.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0270.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0271.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0272.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0273.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0274.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0274.02	Middle
37964	42	Pennsylvania	101	Philadelphia	0275.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0276.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0277.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0278.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0279.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0279.02	Moderate
37964	42	Pennsylvania	101	Philadelphia	0280.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0281.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0282.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0283.00	Low
37964	42	Pennsylvania	101	Philadelphia	0284.00	Not Available
37964	42	Pennsylvania	101	Philadelphia	0285.00	Low
37964	42	Pennsylvania	101	Philadelphia	0286.00	Low
37964	42	Pennsylvania	101	Philadelphia	0287.00	Low
37964	42	Pennsylvania	101	Philadelphia	0288.00	Low
37964	42	Pennsylvania	101	Philadelphia	0289.01	Moderate
37964	42	Pennsylvania	101	Philadelphia	0289.02	Moderate
37964	42	Pennsylvania	101	Philadelphia	0290.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0291.00	Low
37964	42	Pennsylvania	101	Philadelphia	0292.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0293.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0294.00	Low
37964	42	Pennsylvania	101	Philadelphia	0298.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0299.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0300.00	Low
37964	42	Pennsylvania	101	Philadelphia	0301.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0302.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0305.01	Moderate
37964	42	Pennsylvania	101	Philadelphia	0305.02	Moderate
37964	42	Pennsylvania	101	Philadelphia	0306.00	Middle

S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 9 - Philadelphia						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
37964	42	Pennsylvania	101	Philadelphia	0307.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0308.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0309.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0310.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0311.01	Moderate
37964	42	Pennsylvania	101	Philadelphia	0311.02	Moderate
37964	42	Pennsylvania	101	Philadelphia	0312.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0313.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0314.01	Moderate
37964	42	Pennsylvania	101	Philadelphia	0314.02	Moderate
37964	42	Pennsylvania	101	Philadelphia	0315.01	Moderate
37964	42	Pennsylvania	101	Philadelphia	0315.02	Moderate
37964	42	Pennsylvania	101	Philadelphia	0316.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0317.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0318.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0319.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0320.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0321.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0323.00	Low
37964	42	Pennsylvania	101	Philadelphia	0325.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0326.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0329.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0330.00	Low
37964	42	Pennsylvania	101	Philadelphia	0331.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0331.02	Middle
37964	42	Pennsylvania	101	Philadelphia	0332.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0333.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0334.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0335.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0336.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0337.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0337.02	Middle
37964	42	Pennsylvania	101	Philadelphia	0338.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0339.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0340.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0341.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0342.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0344.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0345.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0345.02	Moderate
37964	42	Pennsylvania	101	Philadelphia	0346.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0347.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0347.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0348.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0348.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0348.03	Upper
37964	42	Pennsylvania	101	Philadelphia	0349.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0351.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0352.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0353.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0353.02	Middle
37964	42	Pennsylvania	101	Philadelphia	0355.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0356.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0356.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0357.01	Moderate
37964	42	Pennsylvania	101	Philadelphia	0357.02	Moderate
37964	42	Pennsylvania	101	Philadelphia	0358.00	Middle



S&T Bank						
Census Tracts by Assessment Area						
Assessment Area 9 - Philadelphia						
MSA/MD	State Code	State Name	County Code	County Name	Census Tract	Income Level
37964	42	Pennsylvania	101	Philadelphia	0359.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0360.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0361.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0362.01	Upper
37964	42	Pennsylvania	101	Philadelphia	0362.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0362.03	Upper
37964	42	Pennsylvania	101	Philadelphia	0363.01	Upper
37964	42	Pennsylvania	101	Philadelphia	0363.02	Middle
37964	42	Pennsylvania	101	Philadelphia	0363.03	Upper
37964	42	Pennsylvania	101	Philadelphia	0364.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0365.01	Middle
37964	42	Pennsylvania	101	Philadelphia	0365.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0366.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0367.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0369.01	Not Available
37964	42	Pennsylvania	101	Philadelphia	0369.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0372.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0373.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0375.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0376.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0377.00	Low
37964	42	Pennsylvania	101	Philadelphia	0378.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0379.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0380.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0381.00	Low
37964	42	Pennsylvania	101	Philadelphia	0382.00	Moderate
37964	42	Pennsylvania	101	Philadelphia	0383.01	Moderate
37964	42	Pennsylvania	101	Philadelphia	0384.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0385.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0386.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0387.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0388.00	Upper
37964	42	Pennsylvania	101	Philadelphia	0389.00	Middle
37964	42	Pennsylvania	101	Philadelphia	0390.01	Moderate
37964	42	Pennsylvania	101	Philadelphia	0390.02	Upper
37964	42	Pennsylvania	101	Philadelphia	0391.00	Low
37964	42	Pennsylvania	101	Philadelphia	9800.01	Not Available
37964	42	Pennsylvania	101	Philadelphia	9800.02	Not Available
37964	42	Pennsylvania	101	Philadelphia	9800.03	Not Available
37964	42	Pennsylvania	101	Philadelphia	9801.00	Not Available
37964	42	Pennsylvania	101	Philadelphia	9802.00	Upper
37964	42	Pennsylvania	101	Philadelphia	9803.00	Not Available
37964	42	Pennsylvania	101	Philadelphia	9804.00	Not Available
37964	42	Pennsylvania	101	Philadelphia	9805.00	Not Available
37964	42	Pennsylvania	101	Philadelphia	9806.00	Not Available
37964	42	Pennsylvania	101	Philadelphia	9807.01	Not Available
37964	42	Pennsylvania	101	Philadelphia	9807.02	Not Available
37964	42	Pennsylvania	101	Philadelphia	9808.00	Not Available
37964	42	Pennsylvania	101	Philadelphia	9809.01	Not Available
37964	42	Pennsylvania	101	Philadelphia	9809.02	Not Available
37964	42	Pennsylvania	101	Philadelphia	9809.03	Not Available
37964	42	Pennsylvania	101	Philadelphia	9809.04	Not Available
37964	42	Pennsylvania	101	Philadelphia	9809.05	Not Available
37964	42	Pennsylvania	101	Philadelphia	9809.06	Not Available
37964	42	Pennsylvania	101	Philadelphia	9891.00	Not Available
37964	42	Pennsylvania	101	Philadelphia	9892.00	Not Available
37964	42	Pennsylvania	101	Philadelphia	9893.00	Not Available

2023 & 2022  
S&T Bank CRA Disclosures

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## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MARIN COUNTY (041), CA</b>										
<b>MSA 42034</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	470	1	470	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	470	1	470	0	0
<b>ORANGE COUNTY (059), CA</b>										
<b>MSA 11244</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	2	1,258	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,258	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SACRAMENTO COUNTY (067), CA</b>										
<b>MSA 40900</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	540	1	540	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	540	1	540	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	4	2,268	2	1,010	0	0
STATE TOTAL	0	0	0	0	4	2,268	2	1,010	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KENT COUNTY (001), DE</b>										
<b>MSA 20100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	800	1	800	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	800	1	800	0	0
<b>NEW CASTLE COUNTY (003), DE</b>										
<b>MSA 48864</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	700	1	700	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	700	1	700	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,500	2	1,500	0	0
STATE TOTAL	0	0	0	0	2	1,500	2	1,500	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: DISTRICT OF COLUMBIA (11)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DISTRICT OF COLUMBIA (001), DC</b>										
<b>MSA 47894</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	595	1	595	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	595	1	595	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	595	1	595	0	0
STATE TOTAL	0	0	0	0	1	595	1	595	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MIAMI-DADE COUNTY (086), FL</b>										
<b>MSA 33124</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	241	0	0	1	241	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	241	0	0	1	241	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>POLK COUNTY (105), FL</b>										
<b>MSA 29460</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	300	1	300	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	300	1	300	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	241	1	300	2	541	0	0
STATE TOTAL	0	0	1	241	1	300	2	541	0	0



## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: KENTUCKY (21)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>KENTON COUNTY (117), KY</b>										
<b>MSA 17140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	600	1	600	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	1	600	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	600	1	600	0	0
STATE TOTAL	0	0	0	0	1	600	1	600	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HOWARD COUNTY (027), MD</b>										
<b>MSA 12580</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	312	1	312	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	312	1	312	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	312	1	312	0	0
STATE TOTAL	0	0	0	0	1	312	1	312	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>OAKLAND COUNTY (125), MI</b>										
<b>MSA 47664</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	625	1	625	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	625	1	625	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	625	1	625	0	0
STATE TOTAL	0	0	0	0	1	625	1	625	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BURLINGTON COUNTY (005), NJ</b>										
<b>MSA 15804</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	3	1,780	3	1,780	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,780	3	1,780	0	0
<b>GLOUCESTER COUNTY (015), NJ</b>										
<b>MSA 15804</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	192	1	644	2	836	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	192	1	644	2	836	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MIDDLESEX COUNTY (023), NJ</b>										
<b>MSA 35154</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	560	1	560	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	581	1	581	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,141	2	1,141	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONMOUTH COUNTY (025), NJ</b>										
<b>MSA 35154</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	525	1	525	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	525	1	525	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	192	7	4,090	8	4,282	0	0
STATE TOTAL	0	0	1	192	7	4,090	8	4,282	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ERIE COUNTY (029), NY</b>										
<b>MSA 15380</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	90	0	0	1	440	2	530	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	90	0	0	1	440	2	530	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONROE COUNTY (055), NY</b>										
<b>MSA 40380</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	700	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	700	0	0	0	0



## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>NEW YORK COUNTY (061), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	500	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>QUEENS COUNTY (081), NY</b>										
<b>MSA 35614</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	20	0	0	0	0	1	20	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	110	0	0	3	1,640	3	550	0	0
STATE TOTAL	2	110	0	0	3	1,640	3	550	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>COLUMBIANA COUNTY (029), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	84	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	84	0	0	0	0	0	0	0	0
<b>CUYAHOGA COUNTY (035), OH</b>										
<b>MSA 17460</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	100	0	0	0	0	1	100	0	0
Median Family Income 60-70%	0	0	1	169	0	0	1	169	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	598	0	0	0	0
Median Family Income 90-100%	0	0	0	0	2	1,196	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	1	169	3	1,794	2	269	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DELAWARE COUNTY (041), OH</b>										
<b>MSA 18140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	929	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	929	0	0	0	0
<b>FAIRFIELD COUNTY (045), OH</b>										
<b>MSA 18140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	50	0	0	0	0	1	50	0	0
Upper Income	2	53	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	103	0	0	0	0	1	50	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>FRANKLIN COUNTY (049), OH</b>										
<b>MSA 18140</b>										
<b>Inside AA 0009</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	1	878	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	65	1	142	2	735	1	142	0	0
Median Family Income 70-80%	2	58	0	0	0	0	2	58	0	0
Median Family Income 80-90%	0	0	0	0	1	589	1	589	0	0
Median Family Income 90-100%	1	62	1	148	4	2,100	2	210	0	0
Median Family Income 100-110%	0	0	1	192	2	824	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	3	224	3	556	3	2,116	6	1,558	0	0
Median Family Income Not Known	0	0	1	168	0	0	1	168	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	409	7	1,206	13	7,242	13	2,725	0	0
<b>GREENE COUNTY (057), OH</b>										
<b>MSA 19430</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HAMILTON COUNTY (061), OH</b>										
<b>MSA 17140</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	65	0	0	1	1,000	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	65	0	0	1	1,000	0	0	0	0
<b>LAKE COUNTY (085), OH</b>										
<b>MSA 17460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	388	1	388	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	350	1	963	1	963	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	350	2	1,351	2	1,351	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LICKING COUNTY (089), OH</b>										
<b>MSA 18140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	2	151	0	0	0	0	2	151	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	151	0	0	0	0	2	151	0	0
<b>MADISON COUNTY (097), OH</b>										
<b>MSA 18140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0
<b>MAHONING COUNTY (099), OH</b>										
<b>MSA 49660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MARION COUNTY (101), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	660	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	660	0	0	0	0
<b>MEDINA COUNTY (103), OH</b>										
<b>MSA 17460</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	1	200	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	1	1,000	1	200	0	0
<b>MUSKINGUM COUNTY (119), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	599	1	599	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	599	1	599	0	0



## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PORTAGE COUNTY (133), OH</b>										
<b>MSA 10420</b>										
<b>Inside AA 0008</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	130	0	0	1	130	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	130	0	0	1	130	0	0
<b>STARK COUNTY (151), OH</b>										
<b>MSA 15940</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	850	0	0	0	0
Upper Income	0	0	0	0	1	450	1	450	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,300	1	450	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>SUMMIT COUNTY (153), OH</b>										
<b>MSA 10420</b>										
<b>Inside AA 0008</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	1	62	1	250	1	350	1	350	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	33	0	0	1	532	2	565	0	0
Median Family Income ≥ 120%	2	120	0	0	3	1,700	2	800	0	0
Median Family Income Not Known	0	0	1	250	1	800	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	215	2	500	7	3,882	5	1,715	0	0
<b>TUSCARAWAS COUNTY (157), OH</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	1,000	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>UNION COUNTY (159), OH</b>										
<b>MSA 18140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	120	0	0	1	120	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	120	0	0	1	120	0	0
TOTAL INSIDE AA IN STATE	11	624	10	1,836	20	11,124	19	4,570	0	0
TOTAL OUTSIDE AA IN STATE	8	503	7	1,289	15	10,633	12	3,390	0	0
STATE TOTAL	19	1,127	17	3,125	35	21,757	31	7,960	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ALLEGHENY COUNTY (003), PA</b>										
<b>MSA 38300</b>										
<b>Inside AA 0001</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	4	273	0	0	0	0	3	248	0	0
Median Family Income 40-50%	2	86	0	0	1	280	2	316	0	0
Median Family Income 50-60%	0	0	0	0	1	560	1	560	0	0
Median Family Income 60-70%	2	125	3	690	1	360	5	815	0	0
Median Family Income 70-80%	4	212	1	125	3	1,638	6	1,550	0	0
Median Family Income 80-90%	3	157	7	1,060	3	1,533	7	930	0	0
Median Family Income 90-100%	3	201	1	180	2	762	4	381	0	0
Median Family Income 100-110%	3	177	4	679	7	4,019	8	2,266	0	0
Median Family Income 110-120%	2	82	1	114	1	750	4	946	0	0
Median Family Income ≥ 120%	14	684	7	1,137	13	7,737	18	2,345	0	0
Median Family Income Not Known	0	0	1	150	0	0	1	150	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	37	1,997	25	4,135	32	17,639	59	10,507	0	0
<b>ARMSTRONG COUNTY (005), PA</b>										
<b>MSA 38300</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	359	1	180	0	0	7	259	0	0
Middle Income	8	228	1	125	3	1,781	9	353	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	587	2	305	3	1,781	16	612	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BEAVER COUNTY (007), PA</b>										
<b>MSA 38300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	51	1	126	1	500	2	177	0	0
Upper Income	0	0	0	0	3	1,772	3	1,772	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	51	1	126	4	2,272	5	1,949	0	0
<b>BEDFORD COUNTY (009), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	20	1	170	1	1,000	3	1,190	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	1	170	1	1,000	3	1,190	0	0
<b>BERKS COUNTY (011), PA</b>										
<b>MSA 39740</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	41	0	0	1	300	1	41	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	41	0	0	1	300	1	41	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BLAIR COUNTY (013), PA</b>										
<b>MSA 11020</b>										
<b>Inside AA 0003</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	100	1	150	0	0	2	175	0	0
Middle Income	9	464	3	384	2	1,452	11	1,066	0	0
Upper Income	5	229	1	225	2	567	4	671	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	16	793	5	759	4	2,019	17	1,912	0	0
<b>BUCKS COUNTY (017), PA</b>										
<b>MSA 33874</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	449	1	449	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	449	1	449	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>BUTLER COUNTY (019), PA</b>										
<b>MSA 38300</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	188	1	125	1	500	3	126	0	0
Upper Income	0	0	0	0	3	1,419	1	620	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	188	1	125	4	1,919	4	746	0	0
<b>CAMBRIA COUNTY (021), PA</b>										
<b>MSA 27780</b>										
<b>Inside AA 0004</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	12	521	3	520	2	845	13	802	0	0
Upper Income	12	568	3	607	0	0	14	1,082	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	1,089	6	1,127	2	845	27	1,884	0	0
<b>CENTRE COUNTY (027), PA</b>										
<b>MSA 44300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	146	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	146	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CHESTER COUNTY (029), PA</b>										
<b>MSA 33874</b>										
<b>Inside AA 0010</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	100	1	130	1	1,000	1	130	0	0
Median Family Income 70-80%	1	50	1	117	1	348	2	167	0	0
Median Family Income 80-90%	1	15	0	0	2	775	1	15	0	0
Median Family Income 90-100%	0	0	0	0	1	378	1	378	0	0
Median Family Income 100-110%	0	0	0	0	1	400	1	400	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	25	2	390	3	2,208	2	875	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	190	4	637	9	5,109	8	1,965	0	0
<b>CLARION COUNTY (031), PA</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	37	0	0	0	0	1	37	0	0
Middle Income	11	302	1	150	2	1,000	11	802	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	12	339	1	150	2	1,000	12	839	0	0



## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CLEARFIELD COUNTY (033), PA</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	12	577	13	1,803	2	1,134	14	945	0	0
Upper Income	2	30	0	0	0	0	2	30	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	607	13	1,803	2	1,134	16	975	0	0
<b>COLUMBIA COUNTY (037), PA</b>										
<b>MSA 14100</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	100	0	0	1	425	1	425	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	1	425	1	425	0	0
<b>CRAWFORD COUNTY (039), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	80	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	80	0	0	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>CUMBERLAND COUNTY (041), PA</b>										
<b>MSA 25420</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	183	1	250	1	500	4	933	0	0
Upper Income	0	0	2	332	2	1,390	3	972	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	183	3	582	3	1,890	7	1,905	0	0
<b>DAUPHIN COUNTY (043), PA</b>										
<b>MSA 25420</b>										
<b>Inside AA 0005</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	56	0	0	2	765	2	321	0	0
Middle Income	0	0	0	0	4	1,492	4	1,492	0	0
Upper Income	0	0	1	239	1	255	2	494	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	56	1	239	7	2,512	8	2,307	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>DELAWARE COUNTY (045), PA</b>										
<b>MSA 37964</b>										
<b>Inside AA 0011</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	58	0	0	2	1,210	3	1,268	0	0
Median Family Income Not Known	0	0	0	0	1	255	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	58	0	0	3	1,465	3	1,268	0	0
<b>ELK COUNTY (047), PA</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	85	0	0	0	0	2	85	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	85	0	0	0	0	2	85	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>ERIE COUNTY (049), PA</b>										
<b>MSA 21500</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	637	1	637	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	637	1	637	0	0
<b>FAYETTE COUNTY (051), PA</b>										
<b>MSA 38300</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	2	1,024	1	480	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,024	1	480	0	0
<b>GREENE COUNTY (059), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	1,408	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,408	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>INDIANA COUNTY (063), PA</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	21	772	5	1,046	10	4,588	24	2,223	0	0
Upper Income	3	167	3	556	6	2,850	4	939	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	24	939	8	1,602	16	7,438	28	3,162	0	0
<b>JEFFERSON COUNTY (065), PA</b>										
<b>MSA NA</b>										
<b>Inside AA 0002</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	4	166	1	110	0	0	5	276	0	0
Middle Income	40	1,944	6	1,088	1	515	43	3,080	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	44	2,110	7	1,198	1	515	48	3,356	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LANCASTER COUNTY (071), PA</b>										
<b>MSA 29540</b>										
<b>Inside AA 0007</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	150	0	0	1	150	0	0
Median Family Income 50-60%	0	0	1	250	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	2	153	1	150	1	500	3	303	0	0
Median Family Income 80-90%	0	0	2	423	2	999	1	220	0	0
Median Family Income 90-100%	3	248	0	0	0	0	3	248	0	0
Median Family Income 100-110%	0	0	0	0	2	1,460	2	1,460	0	0
Median Family Income 110-120%	0	0	2	290	2	1,047	2	900	0	0
Median Family Income ≥ 120%	1	50	0	0	0	0	1	50	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	6	451	7	1,263	7	4,006	13	3,331	0	0
<b>LAWRENCE COUNTY (073), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	1	220	1	424	2	644	0	0
Moderate Income	2	120	0	0	0	0	2	120	0	0
Middle Income	0	0	1	200	0	0	1	200	0	0
Upper Income	0	0	0	0	1	750	1	750	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	120	2	420	2	1,174	6	1,714	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>LEBANON COUNTY (075), PA</b>										
<b>MSA 30140</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	0	0	0	0	1	25	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	1	25	0	0
<b>LYCOMING COUNTY (081), PA</b>										
<b>MSA 48700</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	4	229	1	136	0	0	5	365	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	229	1	136	0	0	5	365	0	0
<b>MERCER COUNTY (085), PA</b>										
<b>MSA 49660</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	850	1	850	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	850	1	850	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>MONTGOMERY COUNTY (091), PA</b>										
<b>MSA 33874</b>										
<b>Outside Assessment Area</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	325	1	325	0	0
Median Family Income 90-100%	0	0	0	0	1	355	1	355	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	100	0	0	3	1,309	4	1,409	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	100	0	0	5	1,989	6	2,089	0	0



## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>PHILADELPHIA COUNTY (101), PA</b>										
<b>MSA 37964</b>										
<b>Inside AA 0011</b>										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	162	0	0	1	162	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	620	1	620	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	144	0	0	1	144	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	1	160	1	371	2	531	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	2	96	2	409	3	1,388	6	1,693	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	96	5	875	5	2,379	11	3,150	0	0
<b>SOMERSET COUNTY (111), PA</b>										
<b>MSA NA</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	8	0	0	0	0	1	8	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	8	0	0	0	0	1	8	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>WASHINGTON COUNTY (125), PA</b>										
<b>MSA 38300</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	3	91	1	195	1	297	3	91	0	0
Upper Income	1	26	1	148	1	500	1	26	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	117	2	343	2	797	4	117	0	0
<b>WESTMORELAND COUNTY (129), PA</b>										
<b>MSA 38300</b>										
<b>Inside AA 0001</b>										
Low Income	0	0	2	420	0	0	2	420	0	0
Moderate Income	11	575	3	586	2	1,135	15	2,056	0	0
Middle Income	34	1,480	8	1,319	15	7,515	38	4,608	0	0
Upper Income	48	2,557	10	1,539	7	3,224	38	4,243	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	93	4,612	23	3,864	24	11,874	93	11,327	0	0
<b>YORK COUNTY (133), PA</b>										
<b>MSA 49620</b>										
<b>Inside AA 0006</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	25	1	200	3	1,437	3	782	0	0
Upper Income	1	95	0	0	0	0	1	95	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	120	1	200	3	1,437	4	877	0	0
TOTAL INSIDE AA IN STATE	308	14,617	114	19,207	129	65,759	380	50,325	0	0

Loans by County  
Small Business Loans - Originations  
Institution: S&T Bank

Respondent ID: 0000011124  
Agency: FDIC - 3  
State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination <=\$100,000		Loan Amount at Origination >\$100,000 But <=\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues <= \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	14	774	6	998	21	11,528	33	10,222	0	0
STATE TOTAL	322	15,391	120	20,205	150	77,287	413	60,547	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: SOUTH CAROLINA (45)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HORRY COUNTY (051), SC</b>										
<b>MSA 34820</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	601	1	601	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	601	1	601	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	601	1	601	0	0
STATE TOTAL	0	0	0	0	1	601	1	601	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
<b>HANCOCK COUNTY (029), WV</b>										
<b>MSA 48260</b>										
<b>Outside Assessment Area</b>										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	50	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	50	0	0	0	0	0	0	0	0
STATE TOTAL	1	50	0	0	0	0	0	0	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	319	15,241	124	21,043	149	76,883	399	54,895	0	0
TOTAL OUTSIDE AA	25	1,437	15	2,720	58	34,692	67	24,228	0	0
TOTAL INSIDE & OUTSIDE	344	16,678	139	23,763	207	111,575	466	79,123	0	0

**2023 Institution Disclosure Statement - Table 3**  
**Assessment Area/Non-Assessment Area Activity**  
**Small Business Loans**  
**Institution: S&T Bank**

PAGE: 1 OF 1

**Respondent ID: 0000011124**  
**Agency: FDIC - 3**

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - ALLEGHENY COUNTY (003) - MSA 38300	94	23,771	59	10,507	0	0
PA - ARMSTRONG COUNTY (005) - MSA 38300	21	2,673	16	612	0	0
PA - BUTLER COUNTY (019) - MSA 38300	9	2,232	4	746	0	0
PA - WASHINGTON COUNTY (125) - MSA 38300	8	1,257	4	117	0	0
PA - WESTMORELAND COUNTY (129) - MSA 38300	140	20,350	93	11,327	0	0
PA - CLARION COUNTY (031) - MSA NA	15	1,489	12	839	0	0
PA - CLEARFIELD COUNTY (033) - MSA NA	29	3,544	16	975	0	0
PA - ELK COUNTY (047) - MSA NA	2	85	2	85	0	0
PA - INDIANA COUNTY (063) - MSA NA	48	9,979	28	3,162	0	0
PA - JEFFERSON COUNTY (065) - MSA NA	52	3,823	48	3,356	0	0
PA - BLAIR COUNTY (013) - MSA 11020	25	3,571	17	1,912	0	0
PA - CAMBRIA COUNTY (021) - MSA 27780	32	3,061	27	1,884	0	0
PA - CUMBERLAND COUNTY (041) - MSA 25420	8	2,655	7	1,905	0	0
PA - DAUPHIN COUNTY (043) - MSA 25420	9	2,807	8	2,307	0	0
PA - YORK COUNTY (133) - MSA 49620	6	1,757	4	877	0	0
PA - LANCASTER COUNTY (071) - MSA 29540	20	5,720	13	3,331	0	0
OH - PORTAGE COUNTY (133) - MSA 10420	1	130	1	130	0	0
OH - SUMMIT COUNTY (153) - MSA 10420	13	4,597	5	1,715	0	0
OH - FRANKLIN COUNTY (049) - MSA 18140	27	8,857	13	2,725	0	0
PA - CHESTER COUNTY (029) - MSA 33874	17	5,936	8	1,965	0	0
PA - DELAWARE COUNTY (045) - MSA 37964	4	1,523	3	1,268	0	0
PA - PHILADELPHIA COUNTY (101) - MSA 37964	12	3,350	11	3,150	0	0

2023 Institution Disclosure Statement - Table 5  
Community Development/Consortium-Third Party Activity  
Institution: S&T Bank

Respondent ID: 0000011124  
Agency: FDIC - 3

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	23	52,469	0	0
Purchased	0	0	0	0
Total	23	52,469	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	0	0		
Total	0	0		

**2023 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000011124****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: S&T Bank**

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**ASSESSMENT AREA - 0001****ALLEGHENY COUNTY (003), PA****MSA: 38300****Median Family Income 20-30%**

0103.02\* 0509.00\* 0511.00\* 1209.00\* 5521.00\* 5648.00\*

**Median Family Income 30-40%**

1307.00 1308.00\* 1610.00\* 2509.00\* 2613.00\* 2814.00\* 4838.00 5100.00\* 5138.00

**Median Family Income 40-50%**

0305.00\* 0402.00\* 0405.00\* 0406.00\* 0501.00\* 1115.00 1306.00\* 1803.00\* 1807.00\* 4867.00\* 4929.00\*

5094.00\* 5140.00\* 5220.00\* 5509.00\* 5512.00\* 5524.00 5619.00\* 5623.00 5624.00\* 5625.00\* 5629.01\*  
5647.00\***Median Family Income 50-60%**

1019.00\* 1114.00\* 1302.00\* 1702.00\* 2022.00\* 2615.00\* 2901.00\* 3001.00\* 4035.00 4200.00\* 4621.00\*

4626.00\* 4639.00\* 4810.00\* 4868.00\* 4869.00\* 4882.00\* 4928.00\* 5041.00\* 5080.00\* 5130.00\* 5520.00\*

5523.00\* 5615.00\* 5626.00\*

**Median Family Income 60-70%**

0802.00 1011.00 1203.00\* 2614.00\* 2620.00\* 2716.00 2902.00\* 3204.00\* 4012.00\* 4020.00 4240.00\*

4850.00\* 4870.00\* 4940.00\* 4993.00\* 4994.00\* 5010.00\* 5120.00\* 5170.00\* 5234.00\* 5604.00\* 5614.00\*

5620.00

**Median Family Income 70-80%**

0409.00\* 0506.00\* 0807.00\* 1113.00 1608.00\* 1706.00\* 1903.00\* 1915.00\* 1916.00\* 2815.00\* 4171.00\*

4250.00\* 4270.00\* 4272.00\* 4297.00\* 4480.00\* 4507.00\* 4508.00\* 4610.00\* 4801.01\* 4845.00\* 4881.00\*

4884.00\* 4927.00 4950.00 5151.00\* 5153.00\* 5200.02\* 5231.00 5232.00 5235.01\* 5235.02\* 5240.00\*

5652.00\* 5653.00\*

**Median Family Income 80-90%**

0804.00\* 0809.00\* 1918.00\* 1919.00\* 2602.00\* 2701.00\* 2703.00\* 2904.00\* 3102.00\* 4013.00\* 4160.00\*

4172.00\* 4281.00\* 4301.00\* 4314.00\* 4324.00\* 4350.00\* 4571.00\* 4572.00\* 4656.00 4687.00\* 4706.00\*

4710.00\* 4723.00\* 4773.00\* 4782.00\* 4885.00 4900.02\* 4962.00\* 5003.00\* 5030.02 5200.01\* 5212.00\*

5213.02\* 5237.01\* 5237.02 5238.00\* 5628.00\* 5630.00\* 5639.00 5644.00 5645.00



**2023 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000011124****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: S&T Bank**

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**Median Family Income 90-100%**

0705.00\* 1014.00\* 1018.00\* 1516.00\* 1517.00\* 1920.00\* 2413.00\* 2607.00\* 2708.00\* 3207.00\* 4011.00\*  
4040.00 4060.00\* 4282.00\* 4311.00\* 4643.00\* 4688.00\* 4689.00\* 4722.00\* 4761.00\* 4781.00\* 4790.00\*  
4825.00\* 4843.00\* 4846.00\* 4886.00\* 4961.02 4980.00\* 5070.00\* 5152.00\* 5213.01 5233.00 5261.02  
5642.00

**Median Family Income 100-110%**

0706.00\* 0901.00\* 0903.00 1005.00\* 1405.00\* 1914.00\* 1917.00\* 3206.00 4050.00\* 4070.01\* 4070.02\*  
4264.00 4267.00\* 4295.00\* 4490.00\* 4511.02\* 4513.00\* 4550.00\* 4591.01\* 4592.02\* 4703.00\* 4721.00\*  
4751.01\* 4753.01 4762.00\* 4803.00\* 4804.00\* 4970.00\* 5211.00 5236.00\* 5262.02 5263.02\* 5627.00\*  
5631.00\* 5651.00\*

**Median Family Income 110-120%**

0603.00\* 0605.00\* 2023.00\* 4190.00\* 4291.00\* 4302.00\* 4323.00\* 4470.00\* 4592.01\* 4600.01\* 4600.02\*  
4690.00\* 4724.00\* 4751.02\* 4772.00\* 4801.02\* 4802.00\* 4883.00\* 4890.01\* 4890.02\* 4912.00\* 5214.01\*  
5215.00 5262.01 5513.00 5632.02\*

**Median Family Income >= 120%**

0201.00 0404.00\* 0703.00\* 0708.00\* 0709.00\* 0806.00\* 0902.00\* 1102.00\* 1106.00\* 1401.00\* 1402.00\*  
1403.00\* 1404.00\* 1408.00 1411.00\* 1412.00\* 1413.00\* 1414.00\* 1609.00\* 1911.00\* 4080.01\* 4080.02\*  
4090.01 4090.02\* 4100.00\* 4110.01\* 4110.02\* 4120.02\* 4120.03\* 4120.04\* 4131.00\* 4132.01 4132.02\*  
4133.00\* 4134.00\* 4135.00\* 4141.01\* 4141.02 4142.00 4150.01\* 4150.02\* 4180.00\* 4211.00 4212.00\*  
4220.00\* 4230.00 4263.00 4268.00\* 4271.00\* 4292.01\* 4292.02 4293.00\* 4294.00\* 4296.00\* 4315.00\*  
4340.00\* 4370.00\* 4390.00\* 4455.00\* 4460.00\* 4511.01\* 4511.04\* 4511.05 4520.00\* 4530.03\* 4530.04\*  
4560.01\* 4560.03\* 4560.04\* 4580.01\* 4580.02 4591.02\* 4658.00\* 4704.00\* 4705.01\* 4705.02\* 4731.00  
4732.00\* 4733.00\* 4734.01\* 4734.02\* 4735.00\* 4736.01\* 4736.02\* 4741.01 4741.02\* 4742.01\* 4742.02  
4742.03\* 4752.00\* 4753.03\* 4753.04\* 4754.01\* 4754.02 4771.00\* 4900.03 4900.04\* 4911.01 4961.01\*  
5154.01\* 5161.00\* 5162.00\* 5180.01\* 5190.00\* 5214.02 5251.00\* 5252.00 5253.00\* 5261.01 5263.01  
5605.00\* 5633.00\* 5638.00\* 5640.00 5641.00\*

**Median Family Income Not Known**

0103.01\* 0203.00\* 0510.00\* 4644.00\* 5519.00\* 5522.00\* 5632.01\* 9800.00\* 9801.00\* 9803.00\* 9804.00\*  
9805.00\* 9806.00\* 9807.00\* 9808.00\* 9809.00\* 9810.00\* 9811.00\* 9812.00\* 9818.00\* 9822.00

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: S&T Bank**

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**Respondent ID: 0000011124**

**Agency: FDIC - 3**

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**ARMSTRONG COUNTY (005), PA**

**MSA: 38300**

**Moderate Income**

9501.00\* 9502.00 9506.00 9507.00 9510.00 9511.00 9514.00 9516.00 9518.00\* 9519.00\*

**Middle Income**

9503.00\* 9504.00\* 9505.00 9508.00 9509.00 9512.00\* 9513.00\* 9515.00\* 9517.00

**BUTLER COUNTY (019), PA**

**MSA: 38300**

**Low Income**

9023.00\* 9024.00\*

**Moderate Income**

9022.00\* 9106.00\* 9112.00\*

**Middle Income**

9021.00\* 9025.00\* 9026.00\* 9027.00\* 9028.00\* 9029.00\* 9030.00 9031.00\* 9101.00\* 9102.00\* 9103.01\*

9103.02\* 9104.00\* 9107.00 9110.00 9111.00\* 9113.00\* 9114.00\* 9115.01\* 9115.02 9116.00 9117.00\*

9119.00\* 9124.05\* 9128.00\*

**Upper Income**

9108.00\* 9109.00\* 9118.00\* 9120.01\* 9120.02\* 9121.01\* 9121.02\* 9122.00 9123.01 9123.03\* 9123.04\*

9124.03\* 9124.04\* 9124.06\* 9127.01\* 9127.02\*

**Income Not Known**

9801.00\*

**WASHINGTON COUNTY (125), PA**

**MSA: 38300**

**Low Income**

7041.00\* 7544.00\*

**Moderate Income**

7157.00\* 7542.00\* 7546.00\* 7620.00\* 7640.00\* 7727.00\* 7731.00\* 7732.00\* 7752.00\* 7753.00\* 7832.00\*

7833.00\* 7921.00\* 7957.00\*

**Middle Income**

**2023 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000011124****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: S&T Bank**

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7110.00\* 7127.00\* 7137.00 7140.00\* 7210.00 7227.00\* 7310.00\* 7320.00\* 7413.00\* 7421.01\* 7422.00\*  
7437.00\* 7441.01\* 7441.02\* 7442.00\* 7511.00\* 7512.00\* 7527.00\* 7543.00\* 7545.00\* 7551.00\* 7557.00\*  
7610.00 7637.00\* 7711.00\* 7712.00\* 7817.00 7827.00\* 7840.00\* 7910.00\* 7922.00\* 7959.00\* 7960.00\*

**Upper Income**

7411.00\* 7421.02\* 7451.01 7451.02\* 7452.00\* 7461.00\* 7462.00\* 7463.01 7463.02 7537.00\* 7552.00\*  
7747.00\* 7958.00\*

**WESTMORELAND COUNTY (129), PA****MSA: 38300****Low Income**

8001.00\* 8003.00\* 8006.00\* 8007.00\* 8016.00 8054.00\*

**Moderate Income**

8002.00\* 8009.00\* 8010.02\* 8014.00 8015.00\* 8017.03 8022.00\* 8026.00 8028.00\* 8040.00\* 8041.00  
8044.00 8047.04\* 8048.01 8051.00 8052.00\* 8058.00\* 8060.00\* 8061.00\* 8067.00\* 8068.00\* 8069.00\*  
8070.00\* 8073.00\* 8079.01\* 8081.00\* 8082.00 8083.00

**Middle Income**

8004.00\* 8005.00\* 8008.00\* 8010.01\* 8011.00\* 8013.00 8017.01 8017.02 8018.01\* 8018.02 8019.01  
8023.01 8023.03 8024.00 8025.00\* 8027.00\* 8030.00 8031.00 8032.00\* 8033.01 8035.02 8036.00  
8037.00 8039.01\* 8039.02\* 8042.00\* 8043.00\* 8045.01\* 8045.03 8045.04 8046.00\* 8047.01\* 8047.03  
8047.06\* 8048.03 8049.01\* 8049.02\* 8050.00\* 8055.00\* 8056.00\* 8059.04\* 8062.00\* 8063.00\* 8064.00\*  
8065.00\* 8066.00 8071.00\* 8072.01 8072.02\* 8074.01\* 8074.04 8075.00\* 8076.00\* 8077.00\* 8078.00\*  
8079.02 8084.01\* 8084.02\* 8085.00\* 8086.00

**Upper Income**

8012.00 8019.02 8020.01 8020.03 8020.04 8021.01 8021.02 8021.03\* 8023.04 8029.00 8033.02\*  
8034.00\* 8035.01 8038.00 8048.04 8059.01\* 8059.03 8074.03

**Income Not Known**

8047.05\*

**ASSESSMENT AREA - 0002****CLARION COUNTY (031), PA****MSA: NA**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: S&T Bank**

**Respondent ID: 0000011124**

**Agency: FDIC - 3**

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**Moderate Income**

1607.02

**Middle Income**

1601.04 1602.01 1603.00 1604.00 1605.00 1606.00 1607.01\* 1608.00 1609.00

**Upper Income**

1601.01\* 1601.03\* 1602.02\*

**CLEARFIELD COUNTY (033), PA**

**MSA: NA**

**Moderate Income**

3306.00\* 3311.00\* 3314.02\* 3319.00\*

**Middle Income**

3301.00 3302.00 3303.00 3305.00 3307.00\* 3308.00\* 3309.00\* 3310.00\* 3312.00\* 3313.00\* 3314.01

3315.00 3316.00\* 3317.00\* 3318.00

**Upper Income**

3304.00

**ELK COUNTY (047), PA**

**MSA: NA**

**Moderate Income**

9505.00\*

**Middle Income**

9501.00\* 9502.00\* 9504.00\* 9509.00\* 9510.00 9511.00\* 9512.00\* 9513.00

**FOREST COUNTY (053), PA**

**MSA: NA**

**Moderate Income**

5301.00\*

**Middle Income**

5302.00\*

**INDIANA COUNTY (063), PA**

**MSA: NA**

**2023 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000011124****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: S&T Bank**

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**Middle Income**

9601.00 9602.00\* 9603.00 9604.00 9605.00 9606.00 9610.00 9611.04 9613.00 9614.00\* 9615.00\*  
9616.00 9617.00 9618.00\* 9619.00 9620.00 9621.00 9622.00\*

**Upper Income**

9607.00 9608.00 9609.00 9611.03 9612.00\*

**Income Not Known**

9611.02\*

**JEFFERSON COUNTY (065), PA****MSA: NA****Moderate Income**

9512.00 9513.00

**Middle Income**

9501.00 9502.00 9503.00 9504.00 9505.00 9506.00 9507.00 9508.00\* 9509.00 9510.00 9511.00

**ASSESSMENT AREA - 0003****BLAIR COUNTY (013), PA****MSA: 11020****Low Income**

1007.00\*

**Moderate Income**

0101.02\* 0110.02 1003.00\* 1005.00\* 1016.00 1017.00\* 1018.00\* 1019.00\*

**Middle Income**

0101.01 0101.03\* 0104.01\* 0104.04\* 0105.00 0106.00\* 0107.01 0108.00\* 0110.01 0111.01\* 0112.02\*  
0113.00\* 0114.00\* 0115.00 0116.00 1002.00\* 1006.00 1009.00\* 1011.00\* 1012.00 1014.00\* 1015.00\*

**Upper Income**

0104.03\* 0107.02 0109.00 0111.02 0112.01 1004.00\* 1008.00\*

**ASSESSMENT AREA - 0004****CAMBRIA COUNTY (021), PA****MSA: 27780****Low Income**

**2023 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract**

**Respondent ID: 0000011124**

**\* denotes no loans made in specified tracts**

**Agency: FDIC - 3**

**Institution: S&T Bank**

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0134.00\* 0136.00\*

**Moderate Income**

0001.00\* 0002.00\* 0005.00\* 0006.00\* 0007.00\* 0012.00\* 0102.00\* 0135.00\*

**Middle Income**

0003.00\* 0101.00\* 0103.00\* 0105.00\* 0106.00\* 0107.00\* 0110.00\* 0111.00\* 0114.00\* 0116.00\* 0117.00

0118.00 0119.00 0120.00 0121.00 0122.00 0124.00\* 0126.00\* 0127.00 0128.00 0129.00 0130.00\*

0131.00 0132.00 0137.00\*

**Upper Income**

0108.01 0112.00\* 0113.00\* 0115.00 0123.00 0125.00 0133.00

**ASSESSMENT AREA - 0005**

**CUMBERLAND COUNTY (041), PA**

**MSA: 25420**

**Low Income**

0121.00\* 0123.00\* 0131.04\*

**Moderate Income**

0101.00\* 0118.03\* 0120.00\* 0129.00\*

**Middle Income**

0102.03\* 0103.00 0105.00\* 0106.00\* 0107.00\* 0108.00\* 0110.02\* 0111.02\* 0112.00\* 0113.04\* 0113.05

0114.00\* 0115.00\* 0116.06\* 0116.08\* 0117.00\* 0118.06\* 0119.01\* 0119.02\* 0122.00\* 0124.00\* 0125.01\*

0126.00\* 0127.02\* 0128.01\* 0128.02\* 0130.00 0131.03\* 0131.05\* 0132.00\*

**Upper Income**

0102.01\* 0102.04\* 0104.00\* 0109.00\* 0111.01 0113.01 0113.03 0113.06\* 0113.07 0116.02\* 0116.07\*

0118.04\* 0118.05\* 0118.07\* 0125.02\* 0127.01\*

**Income Not Known**

9810.01\* 9816.06\*

**DAUPHIN COUNTY (043), PA**

**MSA: 25420**

**Low Income**

0203.00\* 0211.00\* 0212.00\* 0213.00\* 0214.00\* 0215.00\* 0237.00\* 0255.00\*

**2023 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000011124****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: S&T Bank**

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**Moderate Income**

0201.00\* 0204.00\* 0209.00\* 0216.00\* 0217.00 0219.03\* 0220.00 0222.00\* 0223.00 0224.03\* 0233.00\*  
0234.00\* 0235.00\* 0238.00\* 0241.01\* 0249.00\* 0250.00\* 0251.00\*

**Middle Income**

0205.00\* 0208.00\* 0221.00\* 0225.02 0226.05\* 0226.06\* 0227.01 0227.02\* 0228.00\* 0229.01\* 0229.02\*  
0230.00\* 0231.00\* 0236.02\* 0239.00\* 0240.01\* 0241.02 0242.00 0245.02\* 0246.02\* 0247.00\* 0248.01\*  
0248.02\* 0252.00\* 0253.00\* 0254.00\*

**Upper Income**

0218.00\* 0219.01\* 0219.04\* 0224.01\* 0225.01 0226.01\* 0226.04\* 0236.01\* 0240.02\* 0241.04\* 0241.05  
0243.00\* 0244.00\* 0245.03\* 0246.01\*

**ASSESSMENT AREA - 0006****YORK COUNTY (133), PA****MSA: 49620****Low Income**

0001.00\* 0002.00\* 0003.00\* 0006.00\* 0007.00\* 0009.00\* 0010.00\* 0011.00\* 0012.00\* 0015.00\* 0016.00\*

**Moderate Income**

0004.00\* 0005.00\* 0014.00\* 0212.23\* 0213.00\* 0216.00\* 0220.00\* 0221.00\* 0229.21\* 0230.00\* 0236.01\*

**Middle Income**

0008.00\* 0013.00\* 0101.20\* 0101.31\* 0101.32\* 0102.10\* 0102.20 0103.00\* 0104.00\* 0202.22 0203.10\*  
0203.21\* 0203.22\* 0204.10\* 0204.21 0205.10\* 0205.22\* 0205.23\* 0205.24\* 0206.01\* 0206.02\* 0207.10\*  
0207.21\* 0207.22\* 0208.01\* 0208.02\* 0209.10\* 0209.21\* 0209.22\* 0210.10\* 0210.20\* 0211.00\* 0214.10\*  
0215.00\* 0217.11\* 0217.12\* 0217.20\* 0218.01\* 0218.02\* 0219.01\* 0219.02\* 0222.00\* 0223.00\* 0224.01\*  
0224.03\* 0224.04\* 0225.00\* 0227.02\* 0228.01\* 0228.02\* 0229.20\* 0229.23\* 0231.00\* 0232.00\* 0234.00\*  
0235.00\* 0236.02 0237.10\* 0237.21\* 0237.22\* 0238.10\* 0238.21\* 0238.24\* 0239.02\* 0239.03\* 0240.01\*  
0240.02\*

**Upper Income**

0101.30\* 0105.10\* 0105.20\* 0201.00\* 0202.20\* 0202.21\* 0204.22\* 0212.21\* 0212.22 0212.24\* 0214.20\*  
0226.01\* 0226.02\* 0227.01\* 0229.22\* 0233.01\* 0233.02\* 0238.23\* 0239.04\*

**ASSESSMENT AREA - 0007**

**2023 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000011124****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: S&T Bank**

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**LANCASTER COUNTY (071), PA****MSA: 29540****Median Family Income 40-50%**

0001.00 0008.00\* 0014.00\* 0147.00\*

**Median Family Income 50-60%**

0009.00 0112.00\* 0114.00\*

**Median Family Income 70-80%**0003.00 0004.00 0005.00\* 0012.00\* 0106.01\* 0109.02 0110.00\* 0122.00\* 0124.03\* 0128.00\* 0131.02\*  
0135.04\* 0146.04\***Median Family Income 80-90%**0002.00\* 0006.00 0007.00 0010.00 0011.00\* 0101.02\* 0102.02\* 0103.02\* 0107.02\* 0113.00\* 0120.02\*  
0123.02\* 0125.02 0135.05\* 0136.02\* 0141.01\* 0142.01\***Median Family Income 90-100%**0104.00\* 0107.01\* 0115.02\* 0118.07\* 0119.04 0123.01\* 0124.02\* 0127.01\* 0129.00\* 0131.01\* 0133.01  
0135.02\* 0137.01 0144.01\* 0144.02\* 0145.02\* 0146.01\* 0146.03\***Median Family Income 100-110%**0101.03\* 0102.01\* 0105.01\* 0105.02\* 0108.02\* 0109.01\* 0111.02\* 0115.03 0115.05\* 0116.00\* 0117.04\*  
0117.05\* 0117.06\* 0118.03 0124.04\* 0126.01\* 0126.02\* 0132.02\* 0132.03\* 0133.05\* 0134.00\* 0137.03\*  
0140.00\* 0141.02\* 0143.01\* 0143.02\* 0145.01\***Median Family Income 110-120%**0101.04\* 0103.01\* 0106.02\* 0108.03\* 0118.02\* 0118.06\* 0120.01\* 0121.03 0121.05\* 0121.06\* 0125.01\*  
0130.01 0130.02\* 0132.04 0133.03 0136.01\* 0137.04\* 0139.01\* 0139.02\***Median Family Income >= 120%**0108.04\* 0111.01\* 0115.04\* 0117.01\* 0117.07\* 0118.01\* 0118.05\* 0119.01\* 0119.03\* 0121.07\* 0127.02\*  
0133.06\* 0135.03\* 0138.00 0142.02\***ASSESSMENT AREA - 0008****PORTAGE COUNTY (133), OH****MSA: 10420****Moderate Income**



**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: S&T Bank**

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**Respondent ID: 0000011124**

**Agency: FDIC - 3**

6006.02\* 6006.03\* 6008.00 6009.01\* 6009.02\* 6010.00\* 6014.00\* 6015.03\*

**Middle Income**

6001.02\* 6001.03\* 6002.00\* 6004.01\* 6004.03\* 6005.00\* 6007.03\* 6007.04\* 6007.05\* 6011.00\* 6012.00\*

6015.01\* 6016.00\* 6017.02\* 6017.03\* 6017.04\* 6018.01\* 6018.02\* 6019.01\* 6019.02\* 6020.00\* 6021.01\*

6021.02\*

**Upper Income**

6003.02\* 6003.03\* 6003.04\* 6004.02\* 6007.06\* 6013.00\*

**Income Not Known**

6015.02\*

**SUMMIT COUNTY (153), OH**

**MSA: 10420**

**Median Family Income 10-20%**

5019.00\*

**Median Family Income 30-40%**

5044.00\* 5068.00\* 5101.00\*

**Median Family Income 40-50%**

5017.00\* 5018.00\* 5022.00\* 5031.00\* 5032.00\* 5033.00\* 5042.00\* 5052.00\* 5053.00\* 5055.00\* 5056.00\*

5065.00\* 5066.00\* 5067.00\* 5075.02\* 5076.00\* 5088.00\* 5103.01\*

**Median Family Income 50-60%**

5025.00\* 5026.00\* 5034.00\* 5036.00 5038.00\* 5045.00\* 5046.00\* 5048.00\* 5059.00\* 5083.99 5086.00\*

5090.00\*

**Median Family Income 60-70%**

5023.00\* 5035.00\* 5054.00\* 5058.00\* 5075.01\* 5080.00\* 5104.00\* 5201.03\*

**Median Family Income 70-80%**

5021.01\* 5027.00\* 5028.00\* 5041.00\* 5047.00\* 5057.00\* 5062.00\* 5105.00\* 5310.02\* 5311.01\* 5318.01\*

**Median Family Income 80-90%**

5021.02\* 5037.02\* 5064.00\* 5073.00\* 5074.00\* 5102.00\* 5201.06\* 5202.02\* 5304.02\* 5306.03\* 5330.00\*

**Median Family Income 90-100%**

5061.00 5071.01\* 5201.04\* 5201.05\* 5202.01\* 5205.00\* 5309.01\* 5310.01\* 5311.03\* 5318.02\* 5320.01\*

5327.02\*

**2023 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000011124****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: S&T Bank**

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**Median Family Income 100-110%**

5103.02\* 5203.01\* 5311.02\* 5316.02\* 5317.01\* 5320.03\*

**Median Family Income 110-120%**5037.01\* 5072.01\* 5203.02\* 5204.00\* 5301.04\* 5305.01\* 5308.00\* 5309.02 5309.03\* 5316.01\* 5322.02\*  
5329.01\* 5329.99\* 5334.00**Median Family Income >= 120%**5071.02\* 5072.02\* 5072.03\* 5206.00\* 5301.01\* 5301.03\* 5301.05\* 5301.08\* 5304.01\* 5305.02\* 5306.04\*  
5306.05\* 5306.06\* 5307.00\* 5314.05\* 5314.06\* 5314.07\* 5315.01\* 5315.02\* 5317.02\* 5320.04\* 5323.01  
5323.02 5325.01 5325.02\* 5326.00\* 5327.01\* 5327.03\* 5327.05\* 5327.06\* 5327.08\* 5329.02\* 5331.01\*  
5331.02\* 5332.00 5335.01\* 5335.02 5340.00\* 5341.00\***Median Family Income Not Known**

5011.00\* 5083.01 5089.00\*

**ASSESSMENT AREA - 0009****FRANKLIN COUNTY (049), OH****MSA: 18140****Median Family Income 10-20%**

0018.10\* 0029.00\* 0042.00\*

**Median Family Income 20-30%**

0007.30\* 0027.50\* 0051.00

**Median Family Income 30-40%**0003.30\* 0007.20\* 0009.20\* 0014.00\* 0015.00\* 0017.00\* 0026.00\* 0027.30\* 0043.02\* 0050.01\* 0054.10\*  
0069.33\* 0075.20\* 0082.30\* 0082.41\* 0087.30\* 0093.26\* 0099.00\***Median Family Income 40-50%**0007.10\* 0009.10\* 0012.00\* 0016.00\* 0023.00\* 0025.10\* 0027.10\* 0027.70\* 0028.00\* 0046.20\* 0047.00\*  
0049.00\* 0053.00\* 0055.00\* 0056.10\* 0056.20\* 0059.00\* 0060.00\* 0061.00\* 0069.45\* 0075.32\* 0075.33\*  
0077.10\* 0077.21\* 0078.20\* 0081.20\* 0081.63\* 0081.71\* 0088.21\* 0092.20\* 0093.11\* 0093.21\* 0093.25\***Median Family Income 50-60%**0003.20\* 0008.10\* 0045.00\* 0048.20\* 0069.31\* 0069.43\* 0069.92\* 0075.11\* 0075.31\* 0075.34\* 0075.53\*  
0077.22\* 0081.69\* 0082.10\* 0083.12\* 0083.30\* 0087.10\* 0088.11\* 0088.13\* 0092.30\* 0092.51\* 0093.22\*

**2023 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000011124****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: S&T Bank**

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0093.23\* 0093.34\* 0093.36\* 0093.37\* 0093.40\* 0093.86\* 0093.96\* 0093.97\* 0102.01\* 0103.00\*

**Median Family Income 60-70%**

0008.20\* 0010.00\* 0011.22\* 0027.60\* 0063.02\* 0068.21\* 0069.21\* 0069.24\* 0069.32\* 0071.13\* 0071.15\*

0075.12\* 0075.52\* 0077.30\* 0081.64\* 0081.65\* 0083.11\* 0083.21\* 0083.22\* 0087.20\* 0092.50\* 0092.52\*

0093.12\* 0093.72\* 0093.84 0094.03 0094.20\* 0096.00\* 0097.11\* 0107.00\*

**Median Family Income 70-80%**

0003.10\* 0025.20\* 0048.10\* 0063.52\* 0071.01 0075.50\* 0078.12 0079.66\* 0088.22\* 0092.40\* 0093.73\*

0093.82\* 0093.92\* 0093.93\* 0094.10\* 0102.02\* 0102.04\*

**Median Family Income 80-90%**

0006.00\* 0037.00\* 0063.72\* 0069.23\* 0069.44\* 0071.12\* 0071.99\* 0074.24\* 0081.10\* 0081.32\* 0081.68\*

0082.42\* 0083.40\* 0083.50\* 0088.12\* 0088.25\* 0093.50\* 0093.83\* 0093.91\* 0093.94 0093.95\* 0094.01\*

0094.95\* 0094.98\* 0095.20\* 0095.90\* 0097.12\* 0097.56\* 0098.02\* 0102.03\*

**Median Family Income 90-100%**

0011.10\* 0046.10\* 0062.40\* 0063.01\* 0063.51\* 0063.53\* 0063.95\* 0063.96\* 0063.97\* 0067.22\* 0071.14

0073.02\* 0073.97 0077.40\* 0079.57\* 0081.70\* 0081.72\* 0083.60\* 0083.80 0083.81\* 0093.32\* 0093.81\*

0094.40\* 0100.00\*

**Median Family Income 100-110%**

0004.10\* 0005.00\* 0022.00\* 0027.80\* 0036.00\* 0052.00\* 0058.20\* 0062.41\* 0070.10\* 0070.20 0070.41\*

0070.43\* 0070.47\* 0071.03\* 0071.20 0072.14\* 0074.25\* 0074.26\* 0079.59\* 0079.60\* 0079.62\* 0079.65\*

0081.67\* 0083.82\* 0093.61\* 0093.85\* 0097.57\*

**Median Family Income 110-120%**

0001.10\* 0019.02\* 0063.86\* 0068.22\* 0072.02\* 0072.15\* 0073.01\* 0073.98\* 0078.11\* 0078.30\* 0079.31\*

0079.55\* 0093.90\* 0097.52\* 0097.54\* 0101.00\* 0109.00\*

**Median Family Income >= 120%**

0001.20\* 0002.10\* 0002.20\* 0004.20\* 0018.20\* 0019.01\* 0020.00\* 0021.00 0027.40\* 0030.00\* 0032.00\*

0040.02\* 0043.01\* 0057.00\* 0058.10\* 0062.36\* 0062.37\* 0062.38\* 0062.39\* 0063.10\* 0063.21\* 0063.23\*

0063.30\* 0063.40\* 0063.84\* 0063.87\* 0063.91 0063.92\* 0063.93\* 0063.94\* 0063.98\* 0064.10\* 0064.30\*

0065.00\* 0066.00\* 0067.10\* 0067.21\* 0068.10\* 0069.10\* 0069.50\* 0069.91\* 0070.44\* 0070.48\* 0071.02\*

0071.93\* 0071.98\* 0072.05 0072.09\* 0072.11\* 0072.12\* 0072.13 0073.03\* 0073.05\* 0073.06 0073.94\*

0074.27\* 0074.92\* 0074.94\* 0079.22 0079.41\* 0079.56\* 0079.58\* 0079.61\* 0079.63\* 0079.64\* 0080.01\*

**2023 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000011124****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: S&T Bank**

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0080.02\* 0081.66\* 0084.00 0085.00\* 0089.00\* 0090.00\* 0091.00\* 0094.04\* 0094.05\* 0094.97\* 0097.51\*  
0097.53\* 0097.55\* 0098.01\* 0104.01\* 0104.02\* 0105.01\* 0105.02\* 0106.01\* 0106.02\*

**Median Family Income Not Known**

0011.21\* 0013.01\* 0013.02\* 0038.00\* 0040.01 0050.02\* 0054.20\* 9800.00\*

**ASSESSMENT AREA - 0010****CHESTER COUNTY (029), PA****MSA: 33874****Median Family Income 30-40%**

3054.00\*

**Median Family Income 40-50%**

3014.01\* 3055.00\* 3056.00\* 3080.00\* 3116.00\*

**Median Family Income 50-60%**

3034.02\* 3057.00\* 3082.00\*

**Median Family Income 60-70%**

3028.06\* 3041.01 3049.00 3063.00\* 3065.03\* 3077.00\*

**Median Family Income 70-80%**

3008.00\* 3009.00\* 3011.00\* 3024.00\* 3026.00\* 3034.01\* 3050.00 3053.00 3072.00\* 3074.00\* 3114.01  
3118.00\*

**Median Family Income 80-90%**

3001.03\* 3007.00\* 3016.00 3027.02 3041.02\* 3051.01\* 3070.00\* 3078.00\* 3079.00\*

**Median Family Income 90-100%**

3013.00\* 3014.02\* 3028.03\* 3033.01\* 3044.04\* 3051.02 3060.00\* 3068.00\* 3073.00\* 3081.02\* 3114.03\*  
3115.00\*

**Median Family Income 100-110%**

3004.00\* 3006.00\* 3022.06\* 3025.00\* 3027.05\* 3028.07\* 3038.01\* 3038.03\* 3042.01 3044.03\* 3071.00\*  
3081.01\* 3110.00\* 3112.00\* 3114.04\* 3117.01\*

**Median Family Income 110-120%**

3003.03\* 3005.02\* 3010.02\* 3021.02\* 3021.03\* 3021.04\* 3022.03\* 3023.00\* 3029.01\* 3035.01\* 3046.00\*  
3111.00\* 3117.02\*

**Median Family Income >= 120%**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: S&T Bank**

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**Respondent ID: 0000011124**

**Agency: FDIC - 3**

3001.01\* 3001.04\* 3001.06\* 3001.07\* 3001.08\* 3001.09\* 3002.01\* 3002.02\* 3003.01\* 3003.02\* 3005.01\*  
3010.01\* 3015.00\* 3017.00\* 3018.00\* 3019.00 3020.00\* 3022.04\* 3022.05\* 3027.03\* 3027.04\* 3027.06  
3028.02\* 3028.04\* 3029.02\* 3030.00 3031.00\* 3033.02\* 3035.02\* 3038.04\* 3039.01 3039.02\* 3040.00\*  
3043.00\* 3044.05\* 3044.06\* 3045.02\* 3045.03\* 3045.04\* 3065.01\* 3065.04\* 3066.00\* 3067.00\* 3069.00\*  
3113.00\*

**Median Family Income Not Known**

3022.07\* 9800.00\*

**ASSESSMENT AREA - 0011**

**DELAWARE COUNTY (045), PA**

**MSA: 37964**

**Median Family Income 30-40%**

4107.00\*

**Median Family Income 40-50%**

4048.00\* 4052.00\* 4054.00\*

**Median Family Income 50-60%**

4004.02\* 4045.00\* 4049.00\* 4064.02\*

**Median Family Income 60-70%**

4003.01\* 4003.02\* 4005.00\* 4037.02\* 4043.00\* 4047.00\* 4053.00\* 4066.00\*

**Median Family Income 70-80%**

4008.01\* 4014.02\* 4029.00\* 4051.00\* 4063.00\* 4064.01\* 4105.00\*

**Median Family Income 80-90%**

4004.01\* 4022.00\* 4023.00\* 4026.00\* 4027.00\* 4031.04\* 4034.02\* 4050.00\*

**Median Family Income 90-100%**

4006.00\* 4015.03\* 4017.00\* 4028.00\* 4030.02\* 4033.00\* 4067.00\*

**Median Family Income 100-110%**

4011.01\* 4013.03\* 4020.00\* 4021.00\* 4025.00\* 4031.01\* 4031.03\* 4034.01\*

**Median Family Income 110-120%**

4007.00\* 4015.02\* 4018.00\* 4035.01\* 4038.00\* 4040.03\* 4041.02\* 4046.00\*

**Median Family Income >= 120%**

**2023 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000011124****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: S&T Bank**

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4008.02*	4009.00*	4010.00*	4011.03*	4011.04*	4012.00*	4013.02*	4014.01*	4016.00*	4019.00*	4030.01*
4032.00*	4035.02*	4036.01*	4036.02*	4037.01*	4039.01*	4039.02*	4040.04*	4041.01*	4041.03*	4044.00*
4061.00*	4062.01*	4062.02*	4065.00*	4068.01*	4068.02	4068.04*	4068.05*	4069.02*	4069.03*	4069.04*
4070.00*	4071.01*	4071.02*	4072.01*	4072.02*	4074.01*	4074.04*	4075.01*	4075.02*	4076.00*	4077.00*
4078.01*	4078.02*	4078.03*	4078.04	4078.05*	4078.06*	4079.01*	4079.02*	4079.03*	4080.01*	4080.02*
4081.01*	4081.02*	4081.03*	4083.00*	4084.00*	4085.00*	4086.00*	4087.00*	4088.00*	4089.00*	4090.00*
4091.00*	4092.00*	4093.00*	4094.00*	4095.00*	4096.01*	4096.02*	4097.01*	4098.03*	4098.04*	4099.02*
4099.03*	4099.04*	4100.00	4101.01*	4101.02*	4102.00*	4103.03*	4103.04*	4103.05*	4103.06*	4104.01*
4104.02*	4104.03*	4106.01*	4106.02*	4108.00*						

**Median Family Income Not Known**

4024.00\* 9800.00\* 9801.00\* 9802.00 9803.00\*

**PHILADELPHIA COUNTY (101), PA****MSA: 37964****Median Family Income < 10%**

0104.00\*

**Median Family Income 20-30%**

0088.02\* 0110.00\* 0176.01\* 0287.00\* 0291.00\*

**Median Family Income 30-40%**0106.00\* 0147.00\* 0148.00\* 0169.02\* 0175.00\* 0176.02\* 0177.02\* 0188.01\* 0195.01\* 0195.02\* 0199.00\*  
0201.01\* 0283.00\* 0294.00\* 0377.00\* 0391.00\***Median Family Income 40-50%**0066.00\* 0082.00\* 0094.00\* 0108.00\* 0109.00\* 0112.00\* 0118.00\* 0131.00\* 0163.00\* 0166.00\* 0168.00\*  
0174.00\* 0178.00\* 0179.00\* 0192.00\* 0198.00\* 0204.00\* 0246.00\* 0249.00\* 0285.00 0286.00\* 0288.00\*  
0300.00\* 0323.00\* 0330.00\* 0381.00\***Median Family Income 50-60%**0022.00\* 0033.00\* 0041.03\* 0056.00\* 0061.00\* 0062.00\* 0063.00\* 0064.00\* 0071.01\* 0072.00\* 0083.02\*  
0085.00\* 0092.00\* 0093.00\* 0113.00\* 0132.00\* 0145.00\* 0151.01\* 0151.02\* 0156.00\* 0164.00\* 0167.02\*  
0173.00\* 0190.00\* 0200.00\* 0202.00\* 0244.00\* 0245.00\* 0253.00\* 0279.02\* 0289.01\* 0289.02\* 0290.00\*  
0298.00\* 0299.00\* 0301.00\* 0310.00\* 0312.00\*

**2023 Institution Disclosure Statement - Table 6**

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**Assessment Area(s) by Tract****Respondent ID: 0000011124****\* denotes no loans made in specified tracts****Agency: FDIC - 3****Institution: S&T Bank**

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**Median Family Income 60-70%**

0032.00\* 0037.02\* 0060.00\* 0067.00\* 0070.00\* 0071.02\* 0081.02\* 0084.00\* 0095.00\* 0096.00\* 0102.00\*  
0103.00\* 0105.00\* 0107.00\* 0114.00\* 0121.00\* 0139.00\* 0162.00\* 0167.01\* 0172.02\* 0188.02\* 0201.02\*  
0203.00\* 0205.00\* 0252.00\* 0273.00\* 0280.00\* 0282.00\* 0305.01\* 0311.01\* 0311.02\* 0314.02\* 0319.00\*  
0321.00\* 0335.00\* 0336.00\* 0345.02 0382.00\* 0383.01\*

**Median Family Income 70-80%**

0020.00\* 0036.00\* 0037.01\* 0040.01\* 0065.00\* 0073.00\* 0074.00\* 0081.01\* 0083.01\* 0088.01\* 0101.00\*  
0111.00\* 0138.00\* 0140.00\* 0141.00\* 0153.00\* 0169.01\* 0171.00\* 0239.00\* 0243.00\* 0247.00\* 0248.00\*  
0263.02\* 0266.00\* 0267.00\* 0268.00\* 0271.00\* 0277.00\* 0278.00\* 0293.00\* 0305.02\* 0309.00\* 0313.00\*  
0314.01\* 0315.01\* 0315.02\* 0318.00\* 0320.00\* 0325.00\* 0329.00\* 0357.01\* 0357.02\* 0380.00\* 0390.01\*

**Median Family Income 80-90%**

0028.01\* 0030.01\* 0041.04\* 0042.01\* 0077.00\* 0098.02\* 0146.00\* 0152.00\* 0172.01\* 0184.00\* 0191.00\*  
0242.00\* 0261.00\* 0276.00\* 0279.01\* 0281.00\* 0306.00 0307.00\* 0316.00\* 0317.00\* 0334.00\* 0346.00\*

**Median Family Income 90-100%**

0028.02\* 0042.02\* 0055.00\* 0086.02\* 0098.01\* 0119.00\* 0122.01\* 0122.04\* 0157.00\* 0180.01\* 0218.00\*  
0260.00\* 0262.00\* 0263.01\* 0264.00\* 0265.00\* 0274.02\* 0275.00\* 0302.00\* 0326.00\* 0341.00\* 0345.01\*  
0347.01\* 0348.01\* 0349.00\* 0356.01\* 0372.00\*

**Median Family Income 100-110%**

0002.00\* 0031.00\* 0039.01 0039.02\* 0054.00\* 0080.00\* 0086.01\* 0115.00\* 0170.00\* 0258.00\* 0259.00\*  
0272.00\* 0274.01\* 0308.00\* 0331.01 0332.00\* 0337.02\* 0338.00\* 0342.00\* 0353.02\* 0358.00\* 0363.02\*  
0379.00\*

**Median Family Income 110-120%**

0008.03\* 0023.00\* 0025.00\* 0041.01\* 0100.00\* 0183.00\* 0210.00\* 0257.00\* 0292.00\* 0331.02\* 0337.01\*  
0339.00\* 0353.01\* 0359.00\* 0365.01\* 0389.00\*

**Median Family Income >= 120%**

0001.01\* 0001.02\* 0003.00\* 0004.01\* 0004.03\* 0004.04\* 0005.00\* 0006.00\* 0007.01\* 0007.02\* 0008.01\*  
0008.05\* 0008.06 0009.01\* 0009.02\* 0010.01\* 0010.02\* 0011.01\* 0011.02\* 0012.01\* 0012.03\* 0012.04\*  
0013.01\* 0013.02\* 0014.00\* 0015.00\* 0016.00\* 0017.00\* 0018.00\* 0019.00\* 0021.00\* 0024.00\* 0027.01\*  
0027.02\* 0029.00 0030.02\* 0038.00\* 0040.02\* 0078.00\* 0079.00\* 0087.01\* 0087.02\* 0091.00\* 0117.00\*  
0120.00\* 0122.03\* 0125.01\* 0125.02 0133.00\* 0134.01\* 0134.02\* 0135.00\* 0136.01\* 0136.02\* 0137.01\*

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: S&T Bank**

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**Respondent ID: 0000011124**

**Agency: FDIC - 3**

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0142.01*	0142.02*	0143.00*	0144.00*	0158.00*	0160.01*	0160.02*	0161.00*	0180.02*	0206.00*	0207.01
0207.02*	0208.00*	0209.00*	0211.00*	0212.00*	0213.00*	0214.00*	0215.00*	0216.00	0217.00*	0219.00*
0220.00*	0231.00*	0235.00*	0236.00*	0237.00*	0238.00*	0240.00*	0254.00*	0255.00*	0256.00*	0269.00*
0270.00*	0333.00*	0340.00*	0344.00*	0347.02*	0348.02*	0348.03*	0351.00*	0352.00*	0355.00*	0356.02*
0360.00	0361.00*	0362.01*	0362.02*	0362.03*	0363.01*	0363.03*	0364.00*	0365.02*	0366.00*	0367.00*
0369.02*	0373.00	0375.00*	0376.00*	0378.00*	0384.00*	0385.00*	0386.00*	0387.00*	0388.00*	0390.02*
9802.00*										

**Median Family Income Not Known**

0090.00*	0137.02*	0149.00*	0165.00*	0177.01*	0197.00*	0241.00*	0284.00*	0369.01*	9800.01*	9800.02*
9800.03*	9801.00*	9803.00*	9804.00*	9805.00*	9806.00*	9807.01*	9807.02*	9808.00*	9809.01*	9809.02*
9809.03*	9809.04*	9809.05*	9809.06*	9891.00*	9892.00*	9893.00*				

**OUTSIDE ASSESSMENT AREA**

**MARIN COUNTY (041), CA**

**MSA: 42034**

**Upper Income**

1281.00

**ORANGE COUNTY (059), CA**

**MSA: 11244**

**Median Family Income 100-110%**

0994.17

**SACRAMENTO COUNTY (067), CA**

**MSA: 40900**

**Median Family Income 90-100%**

0056.06

**KENT COUNTY (001), DE**

**MSA: 20100**

**Middle Income**

0417.01



**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: S&T Bank**

**Respondent ID: 0000011124**

**Agency: FDIC - 3**

---

**NEW CASTLE COUNTY (003), DE**

**MSA: 48864**

**Median Family Income 70-80%**

0127.00

**DISTRICT OF COLUMBIA (001), DC**

**MSA: 47894**

**Median Family Income >= 120%**

0027.02

**MIAMI-DADE COUNTY (086), FL**

**MSA: 33124**

**Median Family Income 100-110%**

0003.08

**POLK COUNTY (105), FL**

**MSA: 29460**

**Median Family Income >= 120%**

0125.09

**KENTON COUNTY (117), KY**

**MSA: 17140**

**Middle Income**

0654.00

**HOWARD COUNTY (027), MD**

**MSA: 12580**

**Upper Income**

6011.03

**OAKLAND COUNTY (125), MI**

**MSA: 47664**

**Median Family Income >= 120%**

1980.00

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: S&T Bank**

**Respondent ID: 0000011124**

**Agency: FDIC - 3**

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**BURLINGTON COUNTY (005), NJ**

**MSA: 15804**

**Upper Income**

7038.01 7040.11

**GLOUCESTER COUNTY (015), NJ**

**MSA: 15804**

**Upper Income**

5012.10 5020.02

**MIDDLESEX COUNTY (023), NJ**

**MSA: 35154**

**Median Family Income 70-80%**

0037.00

**Median Family Income >= 120%**

0026.03

**MONMOUTH COUNTY (025), NJ**

**MSA: 35154**

**Median Family Income >= 120%**

8092.00

**ERIE COUNTY (029), NY**

**MSA: 15380**

**Median Family Income >= 120%**

0089.00 0132.02

**MONROE COUNTY (055), NY**

**MSA: 40380**

**Median Family Income >= 120%**

0117.08

**NEW YORK COUNTY (061), NY**

**MSA: 35614**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: S&T Bank**

**Respondent ID: 0000011124**

**Agency: FDIC - 3**

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**Median Family Income >= 120%**

0128.00

**QUEENS COUNTY (081), NY**

**MSA: 35614**

**Median Family Income >= 120%**

0434.00

**COLUMBIANA COUNTY (029), OH**

**MSA: NA**

**Middle Income**

9502.00

**CUYAHOGA COUNTY (035), OH**

**MSA: 17460**

**Median Family Income 50-60%**

1712.03

**Median Family Income 60-70%**

1523.03

**Median Family Income 80-90%**

1721.01

**Median Family Income 90-100%**

1731.07

**DELAWARE COUNTY (041), OH**

**MSA: 18140**

**Upper Income**

0116.04 0117.65

**FAIRFIELD COUNTY (045), OH**

**MSA: 18140**

**Middle Income**

0302.00

**Upper Income**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: S&T Bank**

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0330.00

**GREENE COUNTY (057), OH**

**MSA: 19430**

**Upper Income**

2106.03

**HAMILTON COUNTY (061), OH**

**MSA: 17140**

**Median Family Income 70-80%**

0225.00

**LAKE COUNTY (085), OH**

**MSA: 17460**

**Moderate Income**

2012.00

**Upper Income**

2052.00 2064.00 2065.00

**LICKING COUNTY (089), OH**

**MSA: 18140**

**Upper Income**

7562.03 7577.01

**MADISON COUNTY (097), OH**

**MSA: 18140**

**Middle Income**

0413.00

**MAHONING COUNTY (099), OH**

**MSA: 49660**

**Upper Income**

8113.02

**MARION COUNTY (101), OH**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: S&T Bank**

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**MSA: NA**

**Middle Income**

0102.01

**MEDINA COUNTY (103), OH**

**MSA: 17460**

**Moderate Income**

4081.01

**Upper Income**

4060.00

**MUSKINGUM COUNTY (119), OH**

**MSA: NA**

**Middle Income**

9112.01

**STARK COUNTY (151), OH**

**MSA: 15940**

**Middle Income**

7129.00

**Upper Income**

7111.12

**TUSCARAWAS COUNTY (157), OH**

**MSA: NA**

**Middle Income**

0216.00

**UNION COUNTY (159), OH**

**MSA: 18140**

**Upper Income**

0506.01

**BEAVER COUNTY (007), PA**

**Respondent ID: 0000011124**

**Agency: FDIC - 3**

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: S&T Bank**

**Respondent ID: 0000011124**

**Agency: FDIC - 3**

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<b>MSA: 38300</b>
<b>Middle Income</b>
6051.00 6055.00 6058.00
<b>Upper Income</b>
6007.01 6024.00 6026.02
<b>BEDFORD COUNTY (009), PA</b>
<b>MSA: NA</b>
<b>Middle Income</b>
9604.00 9608.00 9611.00
<b>BERKS COUNTY (011), PA</b>
<b>MSA: 39740</b>
<b>Upper Income</b>
0106.02
<b>BUCKS COUNTY (017), PA</b>
<b>MSA: 33874</b>
<b>Median Family Income &gt;= 120%</b>
1045.06
<b>CENTRE COUNTY (027), PA</b>
<b>MSA: 44300</b>
<b>Middle Income</b>
0108.02
<b>COLUMBIA COUNTY (037), PA</b>
<b>MSA: 14100</b>
<b>Middle Income</b>
0503.00 0504.00
<b>CRAWFORD COUNTY (039), PA</b>
<b>MSA: NA</b>
<b>Moderate Income</b>

**2023 Institution Disclosure Statement - Table 6**

**Assessment Area(s) by Tract**

**\* denotes no loans made in specified tracts**

**Institution: S&T Bank**

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1111.00

**ERIE COUNTY (049), PA**

**MSA: 21500**

**Moderate Income**

0113.00

**FAYETTE COUNTY (051), PA**

**MSA: 38300**

**Moderate Income**

2616.00

**GREENE COUNTY (059), PA**

**MSA: NA**

**Upper Income**

9703.00

**LAWRENCE COUNTY (073), PA**

**MSA: NA**

**Low Income**

0004.00

**Moderate Income**

0008.00

**Middle Income**

0105.00

**Upper Income**

0108.00

**LEBANON COUNTY (075), PA**

**MSA: 30140**

**Middle Income**

0039.02

**LYCOMING COUNTY (081), PA**

2023 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: S&T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

MSA: 48700

Middle Income

0105.02 0106.00

MERCER COUNTY (085), PA

MSA: 49660

Upper Income

0329.00

MONTGOMERY COUNTY (091), PA

MSA: 33874

Median Family Income 80-90%

2016.04

Median Family Income 90-100%

2091.00

Median Family Income >= 120%

2015.02 2048.00 2051.00 2107.00

SOMERSET COUNTY (111), PA

MSA: NA

Upper Income

0202.00

HORRY COUNTY (051), SC

MSA: 34820

Upper Income

0514.03

HANCOCK COUNTY (029), WV

MSA: 48260

Upper Income

0207.00



2023 Institution Disclosure Statement - Table E-1

Error Status Information

Institution: S&T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	398	398	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	23	23	0	0.00%
Total	424	424	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.
11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

Loans by County

Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: ARIZONA (04)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARICOPA COUNTY (013), AZ										
MSA 38060										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	437	1	437	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	437	1	437	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	437	1	437	0	0
STATE TOTAL	0	0	0	0	1	437	1	437	0	0

Loans by County

Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LOS ANGELES COUNTY (037), CA										
MSA 31084										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	2	904	2	904	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	904	2	904	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: CALIFORNIA (06)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SAN MATEO COUNTY (081), CA										
MSA 41884										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	1	620	1	620	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	620	1	620	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	3	1,524	3	1,524	0	0
STATE TOTAL	0	0	0	0	3	1,524	3	1,524	0	0

Loans by County

Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: DELAWARE (10)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW CASTLE COUNTY (003), DE										
MSA 48864										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	750	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	750	0	0	0	0
STATE TOTAL	0	0	0	0	1	750	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: DISTRICT OF COLUMBIA (11)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DISTRICT OF COLUMBIA (001), DC										
MSA 47894										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	2	1,264	2	1,264	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,264	2	1,264	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,264	2	1,264	0	0
STATE TOTAL	0	0	0	0	2	1,264	2	1,264	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: FLORIDA (12)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (083), FL										
MSA 36100										
Outside Assessment Area										
Low Income	0	0	0	0	1	650	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	650	0	0	0	0
PALM BEACH COUNTY (099), FL										
MSA 48424										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	436	1	436	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	436	1	436	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,086	1	436	0	0
STATE TOTAL	0	0	0	0	2	1,086	1	436	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: MARYLAND (24)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ANNE ARUNDEL COUNTY (003), MD										
MSA 12580										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	1	10	0	0	0	0	1	10	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	10	0	0	0	0	1	10	0	0
HARFORD COUNTY (025), MD										
MSA 12580										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	14	0	0	0	0	1	14	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	14	0	0	0	0	1	14	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	2	24	0	0	0	0	2	24	0	0
STATE TOTAL	2	24	0	0	0	0	2	24	0	0



## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: MASSACHUSETTS (25)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ESSEX COUNTY (009), MA										
MSA 15764										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	720	1	720	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	720	1	720	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	720	1	720	0	0
STATE TOTAL	0	0	0	0	1	720	1	720	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: MICHIGAN (26)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
OAKLAND COUNTY (125), MI										
MSA 47664										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	502	1	502	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	502	1	502	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	1	502	1	502	0	0
STATE TOTAL	0	0	0	0	1	502	1	502	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: NEW JERSEY (34)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONMOUTH COUNTY (025), NJ										
MSA 35154										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	361	1	361	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	950	1	950	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,311	2	1,311	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	0	0	2	1,311	2	1,311	0	0
STATE TOTAL	0	0	0	0	2	1,311	2	1,311	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ERIE COUNTY (029), NY										
MSA 15380										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	1	500	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	1	500	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	250	1	600	1	600	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	3	1,600	1	600	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
KINGS COUNTY (047), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	1	242	0	0	1	242	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	242	0	0	1	242	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NASSAU COUNTY (059), NY										
MSA 35004										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	428	1	428	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	428	1	428	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: NEW YORK (36)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
NEW YORK COUNTY (061), NY										
MSA 35614										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	1	500	1	500	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	1	500	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	2	492	5	2,528	4	1,770	0	0
STATE TOTAL	0	0	2	492	5	2,528	4	1,770	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ALLEN COUNTY (003), OH										
MSA 30620										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	173	0	0	1	173	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	173	0	0	1	173	0	0
BUTLER COUNTY (017), OH										
MSA 17140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	900	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	900	0	0	0	0



## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CUYAHOGA COUNTY (035), OH										
MSA 17460										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	1	250	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	1	400	1	400	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	1	250	1	400	1	400	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	600	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	1	500	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	1	413	1	413	0	0
Median Family Income ≥ 120%	1	75	2	319	5	2,520	6	2,082	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	4	819	10	4,833	9	3,295	0	0
DELAWARE COUNTY (041), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	31	0	0	0	0	1	31	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	250	2	1,300	1	500	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	31	1	250	2	1,300	2	531	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ERIE COUNTY (043), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	1,000	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	1,000	0	0	0	0
FRANKLIN COUNTY (049), OH										
MSA 18140										
Inside AA 0009										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	1	500	0	0	0	0
Median Family Income 40-50%	1	25	0	0	0	0	1	25	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	78	0	0	0	0	1	78	0	0
Median Family Income 70-80%	0	0	0	0	1	500	0	0	0	0
Median Family Income 80-90%	0	0	0	0	2	1,012	2	1,012	0	0
Median Family Income 90-100%	0	0	1	191	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	1	30	1	112	1	500	2	142	0	0
Median Family Income ≥ 120%	0	0	0	0	7	5,820	2	1,580	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	133	2	303	12	8,332	8	2,837	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
HAMILTON COUNTY (061), OH										
MSA 17140										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	54	2	350	1	850	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	54	2	350	1	850	0	0	0	0
LAKE COUNTY (085), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	443	1	443	0	0
Upper Income	0	0	0	0	1	1,000	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,443	1	443	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LICKING COUNTY (089), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	750	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	750	0	0	0	0
LORAIN COUNTY (093), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	544	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	544	0	0	0	0
MAHONING COUNTY (099), OH										
MSA 49660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MARION COUNTY (101), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	660	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	660	0	0	0	0
MEDINA COUNTY (103), OH										
MSA 17460										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	200	0	0	1	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	200	0	0	1	200	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (113), OH										
MSA 19430										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	1	250	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	0	0	0	0	0	0
MUSKINGUM COUNTY (119), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	600	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	600	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PICKAWAY COUNTY (129), OH										
MSA 18140										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	865	0	0	0	0
Middle Income	0	0	0	0	2	794	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	3	1,659	0	0	0	0
PORTAGE COUNTY (133), OH										
MSA 10420										
Inside AA 0008										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	7	0	0	0	0	1	7	0	0
Middle Income	0	0	1	210	2	1,000	3	1,210	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	7	1	210	2	1,000	4	1,217	0	0
RICHLAND COUNTY (139), OH										
MSA 31900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	1	500	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	500	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
SANDUSKY COUNTY (143), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
SUMMIT COUNTY (153), OH										
MSA 10420										
Inside AA 0008										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	1	55	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	300	1	300	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	1	200	0	0	1	200	0	0
Median Family Income 90-100%	1	71	0	0	0	0	1	71	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	2	1,486	2	1,486	0	0
Median Family Income ≥ 120%	0	0	4	719	4	2,521	3	1,080	0	0
Median Family Income Not Known	0	0	0	0	1	800	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	126	5	919	8	5,107	8	3,137	0	0



## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: OHIO (39)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRUMBULL COUNTY (155), OH										
MSA 49660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	533	1	533	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	533	1	533	0	0
TUSCARAWAS COUNTY (157), OH										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	728	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	728	0	0	0	0
TOTAL INSIDE AA IN STATE	6	266	8	1,432	22	14,439	20	7,191	0	0
TOTAL OUTSIDE AA IN STATE	3	160	12	2,392	28	16,300	16	5,325	0	0
STATE TOTAL	9	426	20	3,824	50	30,739	36	12,516	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ADAMS COUNTY (001), PA										
MSA 23900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	20	0	0	0	0	1	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	20	0	0	0	0	1	20	0	0
ALLEGHENY COUNTY (003), PA										
MSA 38300										
Inside AA 0001										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	3	128	2	332	1	290	6	750	0	0
Median Family Income 40-50%	1	9	0	0	0	0	1	9	0	0
Median Family Income 50-60%	0	0	1	196	1	700	2	896	0	0
Median Family Income 60-70%	0	0	0	0	3	1,173	3	1,173	0	0
Median Family Income 70-80%	2	92	0	0	3	2,568	2	591	0	0
Median Family Income 80-90%	10	412	3	660	4	2,006	15	1,894	0	0
Median Family Income 90-100%	6	297	2	500	6	2,909	10	2,593	0	0
Median Family Income 100-110%	6	348	3	499	3	2,248	6	1,061	0	0
Median Family Income 110-120%	1	47	5	919	4	2,981	7	3,443	0	0
Median Family Income ≥ 120%	19	951	15	2,772	29	15,614	31	7,862	0	0
Median Family Income Not Known	1	50	2	400	0	0	3	450	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	49	2,334	33	6,278	54	30,489	86	20,722	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ARMSTRONG COUNTY (005), PA										
MSA 38300										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	9	246	0	0	1	300	7	428	0	0
Middle Income	10	437	5	927	2	1,004	10	605	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	19	683	5	927	3	1,304	17	1,033	0	0
BEAVER COUNTY (007), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	82	0	0	0	0	2	82	0	0
Middle Income	2	85	0	0	1	775	2	85	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	167	0	0	1	775	4	167	0	0
BEDFORD COUNTY (009), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	2	784	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	784	0	0	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BERKS COUNTY (011), PA										
MSA 39740										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	2	1,788	2	1,788	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	2	1,788	2	1,788	0	0
BLAIR COUNTY (013), PA										
MSA 11020										
Inside AA 0003										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	5	124	1	185	3	1,740	5	419	0	0
Middle Income	7	352	7	1,327	5	2,836	9	1,538	0	0
Upper Income	2	200	0	0	0	0	2	200	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	14	676	8	1,512	8	4,576	16	2,157	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BUCKS COUNTY (017), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	1	850	1	850	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	850	1	850	0	0
BUTLER COUNTY (019), PA										
MSA 38300										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	1	200	0	0	0	0	0	0
Middle Income	2	122	1	125	0	0	1	75	0	0
Upper Income	2	105	2	287	1	400	4	723	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	227	4	612	1	400	5	798	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CAMBRIA COUNTY (021), PA										
MSA 27780										
Inside AA 0004										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	17	530	0	0	2	1,500	17	1,976	0	0
Upper Income	11	410	2	351	1	591	12	744	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	28	940	2	351	3	2,091	29	2,720	0	0
CENTRE COUNTY (027), PA										
MSA 44300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	116	1	287	2	403	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	116	1	287	2	403	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CHESTER COUNTY (029), PA										
MSA 33874										
Inside AA 0010										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	1	250	0	0	1	250	0	0
Median Family Income 60-70%	0	0	0	0	1	350	1	350	0	0
Median Family Income 70-80%	0	0	0	0	3	2,080	0	0	0	0
Median Family Income 80-90%	1	50	0	0	0	0	1	50	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	6	188	0	0	0	0	6	188	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	200	4	1,744	3	918	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	238	2	450	8	4,174	12	1,756	0	0
CLARION COUNTY (031), PA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	15	0	0	0	0	1	15	0	0
Middle Income	7	357	0	0	1	500	7	357	0	0
Upper Income	0	0	0	0	1	313	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	372	0	0	2	813	8	372	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
CLEARFIELD COUNTY (033), PA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	19	824	0	0	2	880	12	1,223	0	0
Upper Income	2	20	0	0	0	0	2	20	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	21	844	0	0	2	880	14	1,243	0	0
CRAWFORD COUNTY (039), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	177	0	0	1	177	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	177	0	0	1	177	0	0
CUMBERLAND COUNTY (041), PA										
MSA 25420										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	50	0	0	0	0	1	50	0	0
Middle Income	0	0	1	207	1	280	2	487	0	0
Upper Income	2	75	0	0	2	720	3	780	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	125	1	207	3	1,000	6	1,317	0	0



## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
DAUPHIN COUNTY (043), PA										
MSA 25420										
Inside AA 0005										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	47	1	250	6	3,621	6	2,890	0	0
Upper Income	0	0	1	123	5	2,162	3	1,032	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	47	2	373	11	5,783	9	3,922	0	0
DELAWARE COUNTY (045), PA										
MSA 37964										
Inside AA 0011										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	1	250	6	3,132	3	1,379	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	250	6	3,132	3	1,379	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
ELK COUNTY (047), PA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	127	1	800	1	127	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	127	1	800	1	127	0	0
ERIE COUNTY (049), PA										
MSA 21500										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	1	150	0	0	1	150	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
FAYETTE COUNTY (051), PA										
MSA 38300										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	2	198	0	0	2	1,080	1	100	0	0
Middle Income	0	0	1	164	0	0	1	164	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	198	1	164	2	1,080	2	264	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
GREENE COUNTY (059), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	48	1	141	0	0	1	141	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	48	1	141	0	0	1	141	0	0
HUNTINGDON COUNTY (061), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	320	0	0	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	320	0	0	0	0
INDIANA COUNTY (063), PA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	22	819	4	733	11	5,766	22	2,988	0	0
Upper Income	13	613	3	553	4	3,353	16	2,635	0	0
Income Not Known	0	0	2	450	2	850	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	35	1,432	9	1,736	17	9,969	38	5,623	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
JEFFERSON COUNTY (065), PA										
MSA NA										
Inside AA 0002										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	8	320	2	436	0	0	8	730	0	0
Middle Income	40	1,569	7	1,224	2	1,285	38	2,276	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	48	1,889	9	1,660	2	1,285	46	3,006	0	0
LACKAWANNA COUNTY (069), PA										
MSA 42540										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	1	615	1	615	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	615	1	615	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LANCASTER COUNTY (071), PA										
MSA 29540										
Inside AA 0007										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	1	300	1	300	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	1	73	0	0	2	1,027	1	700	0	0
Median Family Income 80-90%	2	125	1	228	2	1,250	4	803	0	0
Median Family Income 90-100%	3	204	0	0	2	820	3	920	0	0
Median Family Income 100-110%	0	0	0	0	3	1,745	3	1,745	0	0
Median Family Income 110-120%	0	0	3	505	2	940	5	1,445	0	0
Median Family Income ≥ 120%	1	75	3	650	3	1,228	5	1,303	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	7	477	7	1,383	15	7,310	22	7,216	0	0
LAWRENCE COUNTY (073), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	1	81	0	0	0	0	1	81	0	0
Middle Income	1	67	0	0	1	508	2	575	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	2	148	0	0	1	508	3	656	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
LYCOMING COUNTY (081), PA										
MSA 48700										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	1	75	0	0	0	0	1	75	0	0
Upper Income	0	0	0	0	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	75	0	0	0	0	1	75	0	0
MERCER COUNTY (085), PA										
MSA 49660										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	60	0	0	0	0	1	60	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	60	0	0	0	0	1	60	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
MONTGOMERY COUNTY (091), PA										
MSA 33874										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	1	50	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	2	675	2	675	0	0
Median Family Income 100-110%	0	0	0	0	1	470	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	0	0	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	50	0	0	3	1,145	2	675	0	0
NORTHAMPTON COUNTY (095), PA										
MSA 10900										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	0	0	1	270	1	270	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	0	0	1	270	1	270	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PHILADELPHIA COUNTY (101), PA										
MSA 37964										
Inside AA 0011										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	1	436	1	436	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	2	1,521	0	0	0	0
Median Family Income ≥ 120%	0	0	2	266	1	300	3	566	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	266	4	2,257	4	1,002	0	0
SOMERSET COUNTY (111), PA										
MSA NA										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	136	1	195	0	0	3	331	0	0
Upper Income	1	25	1	200	0	0	1	25	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	3	161	2	395	0	0	4	356	0	0



## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
WASHINGTON COUNTY (125), PA										
MSA 38300										
Inside AA 0001										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	2	62	3	464	5	3,011	4	1,831	0	0
Upper Income	2	96	4	678	1	500	5	608	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	4	158	7	1,142	6	3,511	9	2,439	0	0
WESTMORELAND COUNTY (129), PA										
MSA 38300										
Inside AA 0001										
Low Income	1	25	0	0	0	0	0	0	0	0
Moderate Income	13	576	4	681	4	2,436	15	1,742	0	0
Middle Income	47	2,354	13	2,077	10	5,060	41	4,636	0	0
Upper Income	39	1,957	10	1,445	8	3,374	26	2,399	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	100	4,912	27	4,203	22	10,870	82	8,777	0	0
YORK COUNTY (133), PA										
MSA 49620										
Inside AA 0006										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	6	266	0	0	1	430	7	696	0	0
Upper Income	2	91	0	0	0	0	1	41	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	8	357	0	0	1	430	8	737	0	0
TOTAL INSIDE AA IN STATE	356	15,711	120	21,477	169	91,074	415	66,346	0	0

Loans by County

Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: PENNSYLVANIA (42)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TOTAL OUTSIDE AA IN STATE	16	927	7	1,143	16	8,422	28	6,667	0	0
STATE TOTAL	372	16,638	127	22,620	185	99,496	443	73,013	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: TEXAS (48)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
TRAVIS COUNTY (453), TX										
MSA 12420										
Outside Assessment Area										
Median Family Income < 10%	0	0	0	0	0	0	0	0	0	0
Median Family Income 10-20%	0	0	0	0	0	0	0	0	0	0
Median Family Income 20-30%	0	0	0	0	0	0	0	0	0	0
Median Family Income 30-40%	0	0	0	0	0	0	0	0	0	0
Median Family Income 40-50%	0	0	0	0	0	0	0	0	0	0
Median Family Income 50-60%	0	0	0	0	0	0	0	0	0	0
Median Family Income 60-70%	0	0	0	0	0	0	0	0	0	0
Median Family Income 70-80%	0	0	0	0	0	0	0	0	0	0
Median Family Income 80-90%	0	0	0	0	0	0	0	0	0	0
Median Family Income 90-100%	0	0	0	0	0	0	0	0	0	0
Median Family Income 100-110%	0	0	0	0	0	0	0	0	0	0
Median Family Income 110-120%	0	0	0	0	0	0	0	0	0	0
Median Family Income ≥ 120%	1	25	0	0	0	0	0	0	0	0
Median Family Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	25	0	0	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	25	0	0	0	0	0	0	0	0
STATE TOTAL	1	25	0	0	0	0	0	0	0	0

Loans by County

Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: VIRGINIA (51)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
VIRGINIA BEACH CITY (810), VA										
MSA 47260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	1	150	0	0	1	150	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	1	150	0	0	1	150	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	0	0	1	150	0	0	1	150	0	0
STATE TOTAL	0	0	1	150	0	0	1	150	0	0

## Loans by County

## Small Business Loans - Originations

Institution: S&amp;T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

State: WEST VIRGINIA (54)

Area Income Characteristics	Loan Amount at Origination ≤\$100,000		Loan Amount at Origination >\$100,000 But ≤\$250,000		Loan Amount at Origination >\$250,000		Loans to Businesses with Gross Annual Revenues ≤ \$1 Million		Memo Item: Loans by Affiliates	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
BROOKE COUNTY (009), WV										
MSA 48260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	1	79	0	0	0	0	1	79	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	1	79	0	0	0	0	1	79	0	0
HANCOCK COUNTY (029), WV										
MSA 48260										
Outside Assessment Area										
Low Income	0	0	0	0	0	0	0	0	0	0
Moderate Income	0	0	0	0	0	0	0	0	0	0
Middle Income	0	0	0	0	0	0	0	0	0	0
Upper Income	0	0	2	412	0	0	0	0	0	0
Income Not Known	0	0	0	0	0	0	0	0	0	0
Tract Not Known	0	0	0	0	0	0	0	0	0	0
County Total	0	0	2	412	0	0	0	0	0	0
TOTAL INSIDE AA IN STATE	0	0	0	0	0	0	0	0	0	0
TOTAL OUTSIDE AA IN STATE	1	79	2	412	0	0	1	79	0	0
STATE TOTAL	1	79	2	412	0	0	1	79	0	0
TOTAL ACROSS ALL STATES										
TOTAL INSIDE AA	362	15,977	128	22,909	191	105,513	435	73,537	0	0
TOTAL OUTSIDE AA	23	1,215	24	4,589	62	34,844	63	20,209	0	0
TOTAL INSIDE & OUTSIDE	385	17,192	152	27,498	253	140,357	498	93,746	0	0

2022 Institution Disclosure Statement - Table 3  
Assessment Area/Non-Assessment Area Activity  
Small Business Loans  
Institution: S&T Bank

PAGE: 1 OF 1

Respondent ID: 0000011124

Agency: FDIC - 3

ASSESSMENT AREA LOANS	Originations		Originations to Businesses with <= \$1 million revenue		Purchases	
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
PA - ALLEGHENY COUNTY (003) - MSA 38300	136	39,101	86	20,722	0	0
PA - ARMSTRONG COUNTY (005) - MSA 38300	27	2,914	17	1,033	0	0
PA - BUTLER COUNTY (019) - MSA 38300	9	1,239	5	798	0	0
PA - WASHINGTON COUNTY (125) - MSA 38300	17	4,811	9	2,439	0	0
PA - WESTMORELAND COUNTY (129) - MSA 38300	149	19,985	82	8,777	0	0
PA - CLARION COUNTY (031) - MSA NA	10	1,185	8	372	0	0
PA - CLEARFIELD COUNTY (033) - MSA NA	23	1,724	14	1,243	0	0
PA - ELK COUNTY (047) - MSA NA	2	927	1	127	0	0
PA - INDIANA COUNTY (063) - MSA NA	61	13,137	38	5,623	0	0
PA - JEFFERSON COUNTY (065) - MSA NA	59	4,834	46	3,006	0	0
PA - BLAIR COUNTY (013) - MSA 11020	30	6,764	16	2,157	0	0
PA - CAMBRIA COUNTY (021) - MSA 27780	33	3,382	29	2,720	0	0
PA - CUMBERLAND COUNTY (041) - MSA 25420	7	1,332	6	1,317	0	0
PA - DAUPHIN COUNTY (043) - MSA 25420	14	6,203	9	3,922	0	0
PA - YORK COUNTY (133) - MSA 49620	9	787	8	737	0	0
PA - LANCASTER COUNTY (071) - MSA 29540	29	9,170	22	7,216	0	0
OH - PORTAGE COUNTY (133) - MSA 10420	4	1,217	4	1,217	0	0
OH - SUMMIT COUNTY (153) - MSA 10420	15	6,152	8	3,137	0	0
OH - FRANKLIN COUNTY (049) - MSA 18140	17	8,768	8	2,837	0	0
PA - CHESTER COUNTY (029) - MSA 33874	17	4,862	12	1,756	0	0
PA - DELAWARE COUNTY (045) - MSA 37964	7	3,382	3	1,379	0	0
PA - PHILADELPHIA COUNTY (101) - MSA 37964	6	2,523	4	1,002	0	0

Memo Item: Loans by Affiliates				
	Num of Loans	Amount (000s)	Num of Loans	Amount (000s)
Community Development Loans				
Originated	31	27,804	0	0
Purchased	0	0	0	0
Total	31	27,804	0	0
Consortium/Third Party Loans (optional)				
Originated	0	0		
Purchased	0	0		
Total	0	0		

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: S&T Bank

PAGE: 1 OF 26

Respondent ID: 0000011124

Agency: FDIC - 3

ASSESSMENT AREA - 0001

ALLEGHENY COUNTY (003), PA

MSA: 38300

Median Family Income 20-30%

0103.02\* 0509.00\* 0511.00\* 1209.00\* 5521.00\* 5648.00\*

Median Family Income 30-40%

1307.00\* 1308.00\* 1610.00\* 2509.00\* 2613.00\* 2814.00\* 4838.00\* 5100.00 5138.00

Median Family Income 40-50%

0305.00\* 0402.00\* 0405.00\* 0406.00\* 0501.00\* 1115.00\* 1306.00\* 1803.00\* 1807.00\* 4867.00\* 4929.00\*

5094.00 5140.00\* 5220.00\* 5509.00\* 5512.00\* 5524.00\* 5619.00\* 5623.00\* 5624.00\* 5625.00\* 5629.01\*  
5647.00\*

Median Family Income 50-60%

1019.00\* 1114.00\* 1302.00\* 1702.00\* 2022.00\* 2615.00\* 2901.00\* 3001.00\* 4035.00\* 4200.00 4621.00\*

4626.00\* 4639.00\* 4810.00\* 4868.00\* 4869.00\* 4882.00\* 4928.00\* 5041.00 5080.00\* 5130.00\* 5520.00\*

5523.00\* 5615.00\* 5626.00\*

Median Family Income 60-70%

0802.00\* 1011.00\* 1203.00\* 2614.00\* 2620.00\* 2716.00\* 2902.00\* 3204.00\* 4012.00\* 4020.00\* 4240.00\*

4850.00\* 4870.00\* 4940.00\* 4993.00\* 4994.00\* 5010.00\* 5120.00\* 5170.00\* 5234.00\* 5604.00\* 5614.00\*

5620.00

Median Family Income 70-80%

0409.00\* 0506.00\* 0807.00\* 1113.00\* 1608.00 1706.00 1903.00\* 1915.00\* 1916.00\* 2815.00\* 4171.00\*

4250.00\* 4270.00\* 4272.00\* 4297.00\* 4480.00\* 4507.00\* 4508.00\* 4610.00\* 4801.01\* 4845.00\* 4881.00\*

4884.00\* 4927.00 4950.00\* 5151.00 5153.00\* 5200.02\* 5231.00 5232.00\* 5235.01\* 5235.02\* 5240.00\*

5652.00\* 5653.00\*

Median Family Income 80-90%

0804.00\* 0809.00 1918.00\* 1919.00\* 2602.00\* 2701.00\* 2703.00\* 2904.00\* 3102.00\* 4013.00\* 4160.00\*

4172.00\* 4281.00\* 4301.00\* 4314.00\* 4324.00\* 4350.00\* 4571.00\* 4572.00\* 4656.00 4687.00\* 4706.00\*

4710.00\* 4723.00\* 4773.00 4782.00\* 4885.00\* 4900.02\* 4962.00 5003.00\* 5030.02 5200.01 5212.00

5213.02 5237.01\* 5237.02 5238.00\* 5628.00\* 5630.00\* 5639.00 5644.00 5645.00\*



## 2022 Institution Disclosure Statement - Table 6

PAGE: 2 OF 26

## Assessment Area(s) by Tract

Respondent ID: 0000011124

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: S&amp;T Bank

## Median Family Income 90-100%

0705.00*	1014.00*	1018.00*	1516.00	1517.00	1920.00*	2413.00*	2607.00*	2708.00*	3207.00*	4011.00*
4040.00*	4060.00*	4282.00*	4311.00*	4643.00*	4688.00*	4689.00*	4722.00	4761.00*	4781.00	4790.00*
4825.00*	4843.00*	4846.00*	4886.00*	4961.02	4980.00*	5070.00*	5152.00*	5213.01	5233.00*	5261.02
5642.00										

## Median Family Income 100-110%

0706.00*	0901.00*	0903.00	1005.00*	1405.00*	1914.00*	1917.00*	3206.00*	4050.00*	4070.01*	4070.02
4264.00*	4267.00*	4295.00*	4490.00*	4511.02*	4513.00*	4550.00*	4591.01*	4592.02*	4703.00*	4721.00*
4751.01*	4753.01*	4762.00*	4803.00	4804.00*	4970.00	5211.00	5236.00	5262.02	5263.02*	5627.00*
5631.00*	5651.00									

## Median Family Income 110-120%

0603.00*	0605.00*	2023.00*	4190.00*	4291.00*	4302.00*	4323.00*	4470.00*	4592.01	4600.01*	4600.02*
4690.00*	4724.00*	4751.02*	4772.00*	4801.02*	4802.00*	4883.00*	4890.01*	4890.02	4912.00	5214.01
5215.00	5262.01	5513.00*	5632.02*							

## Median Family Income &gt;= 120%

0201.00	0404.00	0703.00*	0708.00	0709.00*	0806.00*	0902.00*	1102.00*	1106.00*	1401.00*	1402.00*
1403.00	1404.00*	1408.00	1411.00*	1412.00*	1413.00	1414.00*	1609.00*	1911.00	4080.01*	4080.02
4090.01	4090.02	4100.00*	4110.01*	4110.02	4120.02*	4120.03*	4120.04*	4131.00	4132.01*	4132.02*
4133.00*	4134.00*	4135.00*	4141.01*	4141.02	4142.00*	4150.01	4150.02*	4180.00*	4211.00	4212.00
4220.00*	4230.00	4263.00	4268.00*	4271.00*	4292.01	4292.02*	4293.00*	4294.00*	4296.00*	4315.00*
4340.00*	4370.00*	4390.00*	4455.00	4460.00*	4511.01*	4511.04*	4511.05*	4520.00*	4530.03*	4530.04*
4560.01*	4560.03*	4560.04*	4580.01	4580.02	4591.02	4658.00*	4704.00*	4705.01*	4705.02*	4731.00*
4732.00*	4733.00*	4734.01	4734.02*	4735.00*	4736.01*	4736.02	4741.01*	4741.02*	4742.01*	4742.02
4742.03	4752.00	4753.03*	4753.04*	4754.01*	4754.02*	4771.00*	4900.03*	4900.04*	4911.01*	4961.01*
5154.01*	5161.00*	5162.00*	5180.01*	5190.00	5214.02*	5251.00*	5252.00*	5253.00	5261.01	5263.01*
5605.00*	5633.00	5638.00*	5640.00	5641.00*						

## Median Family Income Not Known

0103.01*	0203.00	0510.00*	4644.00*	5519.00*	5522.00*	5632.01	9800.00*	9801.00*	9803.00*	9804.00*
9805.00*	9806.00*	9807.00*	9808.00*	9809.00*	9810.00*	9811.00*	9812.00*	9818.00*	9822.00*	

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000011124

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: S&T Bank

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ARMSTRONG COUNTY (005), PA

MSA: 38300

Moderate Income

9501.00 9502.00\* 9506.00 9507.00\* 9510.00 9511.00 9514.00\* 9516.00 9518.00 9519.00\*

Middle Income

9503.00 9504.00 9505.00 9508.00 9509.00 9512.00\* 9513.00\* 9515.00 9517.00

BUTLER COUNTY (019), PA

MSA: 38300

Low Income

9023.00\* 9024.00\*

Moderate Income

9022.00\* 9106.00\* 9112.00

Middle Income

9021.00\* 9025.00\* 9026.00\* 9027.00\* 9028.00 9029.00\* 9030.00\* 9031.00\* 9101.00\* 9102.00 9103.01\*

9103.02\* 9104.00\* 9107.00\* 9110.00\* 9111.00\* 9113.00\* 9114.00\* 9115.01\* 9115.02\* 9116.00 9117.00\*

9119.00\* 9124.05\* 9128.00\*

Upper Income

9108.00 9109.00\* 9118.00\* 9120.01\* 9120.02\* 9121.01\* 9121.02\* 9122.00\* 9123.01\* 9123.03\* 9123.04\*

9124.03 9124.04\* 9124.06 9127.01 9127.02\*

Income Not Known

9801.00\*

WASHINGTON COUNTY (125), PA

MSA: 38300

Low Income

7041.00\* 7544.00\*

Moderate Income

7157.00\* 7542.00\* 7546.00\* 7620.00\* 7640.00\* 7727.00\* 7731.00\* 7732.00\* 7752.00\* 7753.00\* 7832.00\*

7833.00\* 7921.00\* 7957.00\*

Middle Income

2022 Institution Disclosure Statement - Table 6

PAGE: 4 OF 26

Assessment Area(s) by Tract

Respondent ID: 0000011124

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: S&T Bank

7110.00\* 7127.00\* 7137.00\* 7140.00 7210.00\* 7227.00 7310.00\* 7320.00\* 7413.00\* 7421.01\* 7422.00\*  
 7437.00\* 7441.01\* 7441.02\* 7442.00\* 7511.00\* 7512.00\* 7527.00\* 7543.00\* 7545.00\* 7551.00\* 7557.00\*  
 7610.00 7637.00\* 7711.00 7712.00 7817.00\* 7827.00\* 7840.00 7910.00\* 7922.00\* 7959.00\* 7960.00\*  
 Upper Income

7411.00\* 7421.02\* 7451.01 7451.02\* 7452.00 7461.00\* 7462.00\* 7463.01 7463.02 7537.00\* 7552.00\*  
 7747.00\* 7958.00

WESTMORELAND COUNTY (129), PA

MSA: 38300

Low Income

8001.00\* 8003.00\* 8006.00\* 8007.00 8016.00\* 8054.00\*

Moderate Income

8002.00\* 8009.00\* 8010.02\* 8014.00\* 8015.00\* 8017.03 8022.00 8026.00 8028.00 8040.00\* 8041.00  
 8044.00\* 8047.04\* 8048.01\* 8051.00 8052.00\* 8058.00\* 8060.00\* 8061.00\* 8067.00\* 8068.00\* 8069.00\*  
 8070.00 8073.00 8079.01 8081.00\* 8082.00\* 8083.00

Middle Income

8004.00\* 8005.00\* 8008.00\* 8010.01\* 8011.00 8013.00 8017.01\* 8017.02 8018.01 8018.02 8019.01  
 8023.01 8023.03 8024.00 8025.00\* 8027.00\* 8030.00\* 8031.00 8032.00 8033.01\* 8035.02 8036.00  
 8037.00 8039.01\* 8039.02 8042.00 8043.00\* 8045.01\* 8045.03\* 8045.04\* 8046.00\* 8047.01\* 8047.03  
 8047.06\* 8048.03 8049.01\* 8049.02\* 8050.00\* 8055.00\* 8056.00\* 8059.04 8062.00\* 8063.00\* 8064.00  
 8065.00\* 8066.00 8071.00 8072.01 8072.02 8074.01\* 8074.04 8075.00\* 8076.00\* 8077.00 8078.00\*  
 8079.02 8084.01\* 8084.02\* 8085.00\* 8086.00

Upper Income

8012.00 8019.02 8020.01 8020.03 8020.04 8021.01 8021.02 8021.03\* 8023.04 8029.00 8033.02\*  
 8034.00 8035.01 8038.00 8048.04 8059.01\* 8059.03\* 8074.03\*

Income Not Known

8047.05\*

ASSESSMENT AREA - 0002

CLARION COUNTY (031), PA

MSA: NA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: S&T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

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Moderate Income

1607.02

Middle Income

1601.04\* 1602.01 1603.00 1604.00\* 1605.00\* 1606.00\* 1607.01 1608.00 1609.00

Upper Income

1601.01 1601.03\* 1602.02\*

CLEARFIELD COUNTY (033), PA

MSA: NA

Moderate Income

3306.00\* 3311.00\* 3314.02\* 3319.00\*

Middle Income

3301.00 3302.00 3303.00 3305.00 3307.00\* 3308.00\* 3309.00\* 3310.00\* 3312.00\* 3313.00\* 3314.01

3315.00\* 3316.00\* 3317.00\* 3318.00

Upper Income

3304.00

ELK COUNTY (047), PA

MSA: NA

Moderate Income

9505.00\*

Middle Income

9501.00\* 9502.00 9504.00\* 9509.00\* 9510.00\* 9511.00\* 9512.00\* 9513.00

FOREST COUNTY (053), PA

MSA: NA

Moderate Income

5301.00\*

Middle Income

5302.00\*

INDIANA COUNTY (063), PA

MSA: NA

2022 Institution Disclosure Statement - Table 6

PAGE: 6 OF 26

Assessment Area(s) by Tract

Respondent ID: 0000011124

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: S&T Bank

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Middle Income

9601.00 9602.00 9603.00 9604.00 9605.00 9606.00\* 9610.00 9611.04\* 9613.00\* 9614.00 9615.00  
9616.00 9617.00 9618.00 9619.00 9620.00 9621.00 9622.00\*

Upper Income

9607.00 9608.00 9609.00 9611.03 9612.00

Income Not Known

9611.02

JEFFERSON COUNTY (065), PA

MSA: NA

Moderate Income

9512.00 9513.00

Middle Income

9501.00\* 9502.00 9503.00 9504.00\* 9505.00 9506.00 9507.00 9508.00 9509.00 9510.00 9511.00

ASSESSMENT AREA - 0003

BLAIR COUNTY (013), PA

MSA: 11020

Low Income

1007.00\*

Moderate Income

0101.02\* 0110.02 1003.00\* 1005.00\* 1016.00\* 1017.00 1018.00\* 1019.00

Middle Income

0101.01\* 0101.03\* 0104.01\* 0104.04 0105.00 0106.00\* 0107.01 0108.00\* 0110.01 0111.01\* 0112.02  
0113.00\* 0114.00\* 0115.00 0116.00\* 1002.00 1006.00\* 1009.00\* 1011.00\* 1012.00 1014.00\* 1015.00\*

Upper Income

0104.03\* 0107.02\* 0109.00 0111.02\* 0112.01\* 1004.00\* 1008.00\*

ASSESSMENT AREA - 0004

CAMBRIA COUNTY (021), PA

MSA: 27780

Low Income

2022 Institution Disclosure Statement - Table 6

PAGE: 7 OF 26

Assessment Area(s) by Tract

Respondent ID: 0000011124

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: S&T Bank

0134.00\* 0136.00\*

Moderate Income

0001.00\* 0002.00\* 0005.00\* 0006.00\* 0007.00\* 0012.00\* 0102.00\* 0135.00\*

Middle Income

0003.00\* 0101.00 0103.00\* 0105.00 0106.00\* 0107.00 0110.00\* 0111.00\* 0114.00\* 0116.00\* 0117.00

0118.00 0119.00\* 0120.00 0121.00 0122.00 0124.00 0126.00 0127.00 0128.00\* 0129.00 0130.00\*

0131.00 0132.00\* 0137.00

Upper Income

0108.01\* 0112.00\* 0113.00\* 0115.00 0123.00 0125.00 0133.00

ASSESSMENT AREA - 0005

CUMBERLAND COUNTY (041), PA

MSA: 25420

Low Income

0121.00\* 0123.00\* 0131.04\*

Moderate Income

0101.00\* 0118.03 0120.00\* 0129.00\*

Middle Income

0102.03\* 0103.00\* 0105.00\* 0106.00\* 0107.00\* 0108.00 0110.02\* 0111.02\* 0112.00\* 0113.04\* 0113.05\*

0114.00\* 0115.00\* 0116.06\* 0116.08\* 0117.00\* 0118.06\* 0119.01\* 0119.02\* 0122.00\* 0124.00\* 0125.01\*

0126.00\* 0127.02\* 0128.01\* 0128.02\* 0130.00\* 0131.03\* 0131.05\* 0132.00\*

Upper Income

0102.01 0102.04\* 0104.00 0109.00\* 0111.01 0113.01\* 0113.03\* 0113.06\* 0113.07\* 0116.02\* 0116.07\*

0118.04\* 0118.05\* 0118.07\* 0125.02 0127.01\*

Income Not Known

9810.01\* 9816.06\*

DAUPHIN COUNTY (043), PA

MSA: 25420

Low Income

0203.00\* 0211.00\* 0212.00\* 0213.00\* 0214.00\* 0215.00\* 0237.00\* 0255.00\*

## 2022 Institution Disclosure Statement - Table 6

PAGE: 8 OF 26

## Assessment Area(s) by Tract

Respondent ID: 0000011124

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: S&amp;T Bank

## Moderate Income

0201.00\* 0204.00\* 0209.00\* 0216.00\* 0217.00\* 0219.03\* 0220.00\* 0222.00\* 0223.00\* 0224.03\* 0233.00\*  
 0234.00\* 0235.00\* 0238.00\* 0241.01\* 0249.00\* 0250.00\* 0251.00\*

## Middle Income

0205.00 0208.00\* 0221.00\* 0225.02 0226.05\* 0226.06\* 0227.01\* 0227.02\* 0228.00 0229.01\* 0229.02\*  
 0230.00\* 0231.00\* 0236.02\* 0239.00\* 0240.01\* 0241.02\* 0242.00\* 0245.02 0246.02\* 0247.00\* 0248.01\*  
 0248.02\* 0252.00\* 0253.00\* 0254.00\*

## Upper Income

0218.00\* 0219.01\* 0219.04\* 0224.01\* 0225.01 0226.01\* 0226.04 0236.01\* 0240.02\* 0241.04\* 0241.05\*  
 0243.00\* 0244.00 0245.03\* 0246.01\*

ASSESSMENT AREA - 0006

YORK COUNTY (133), PA

MSA: 49620

## Low Income

0001.00\* 0002.00\* 0003.00\* 0006.00\* 0007.00\* 0009.00\* 0010.00\* 0011.00\* 0012.00\* 0015.00\* 0016.00\*

## Moderate Income

0004.00\* 0005.00\* 0014.00\* 0212.23\* 0213.00\* 0216.00\* 0220.00\* 0221.00\* 0229.21\* 0230.00\* 0236.01\*

## Middle Income

0008.00\* 0013.00\* 0101.20\* 0101.31\* 0101.32\* 0102.10\* 0102.20\* 0103.00\* 0104.00\* 0202.22 0203.10\*  
 0203.21\* 0203.22\* 0204.10 0204.21\* 0205.10\* 0205.22\* 0205.23\* 0205.24\* 0206.01\* 0206.02\* 0207.10\*  
 0207.21\* 0207.22\* 0208.01\* 0208.02\* 0209.10\* 0209.21\* 0209.22\* 0210.10\* 0210.20\* 0211.00\* 0214.10\*  
 0215.00\* 0217.11\* 0217.12\* 0217.20\* 0218.01\* 0218.02\* 0219.01\* 0219.02\* 0222.00\* 0223.00\* 0224.01\*  
 0224.03\* 0224.04\* 0225.00\* 0227.02\* 0228.01\* 0228.02\* 0229.20 0229.23\* 0231.00\* 0232.00 0234.00\*  
 0235.00\* 0236.02\* 0237.10\* 0237.21 0237.22\* 0238.10\* 0238.21\* 0238.24\* 0239.02\* 0239.03\* 0240.01\*  
 0240.02\*

## Upper Income

0101.30\* 0105.10\* 0105.20\* 0201.00 0202.20\* 0202.21\* 0204.22\* 0212.21\* 0212.22 0212.24\* 0214.20\*  
 0226.01\* 0226.02\* 0227.01\* 0229.22\* 0233.01\* 0233.02\* 0238.23\* 0239.04\*

ASSESSMENT AREA - 0007

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: S&T Bank

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Respondent ID: 0000011124

Agency: FDIC - 3

LANCASTER COUNTY (071), PA

MSA: 29540

Median Family Income 40-50%

0001.00\* 0008.00\* 0014.00 0147.00\*

Median Family Income 50-60%

0009.00\* 0112.00\* 0114.00\*

Median Family Income 70-80%

0003.00 0004.00\* 0005.00\* 0012.00\* 0106.01\* 0109.02 0110.00\* 0122.00\* 0124.03\* 0128.00\* 0131.02\*  
0135.04 0146.04\*

Median Family Income 80-90%

0002.00 0006.00\* 0007.00 0010.00\* 0011.00\* 0101.02 0102.02\* 0103.02\* 0107.02\* 0113.00\* 0120.02\*  
0123.02\* 0125.02\* 0135.05\* 0136.02\* 0141.01\* 0142.01\*

Median Family Income 90-100%

0104.00\* 0107.01\* 0115.02\* 0118.07 0119.04 0123.01\* 0124.02\* 0127.01\* 0129.00\* 0131.01\* 0133.01  
0135.02 0137.01\* 0144.01\* 0144.02\* 0145.02\* 0146.01\* 0146.03\*

Median Family Income 100-110%

0101.03\* 0102.01\* 0105.01\* 0105.02\* 0108.02\* 0109.01\* 0111.02\* 0115.03\* 0115.05\* 0116.00 0117.04\*  
0117.05\* 0117.06 0118.03 0124.04\* 0126.01\* 0126.02\* 0132.02\* 0132.03\* 0133.05\* 0134.00\* 0137.03\*  
0140.00\* 0141.02\* 0143.01\* 0143.02\* 0145.01\*

Median Family Income 110-120%

0101.04\* 0103.01\* 0106.02 0108.03\* 0118.02\* 0118.06 0120.01\* 0121.03 0121.05\* 0121.06\* 0125.01\*  
0130.01\* 0130.02\* 0132.04\* 0133.03\* 0136.01\* 0137.04\* 0139.01\* 0139.02\*

Median Family Income >= 120%

0108.04\* 0111.01\* 0115.04\* 0117.01 0117.07\* 0118.01\* 0118.05 0119.01 0119.03 0121.07\* 0127.02\*  
0133.06\* 0135.03 0138.00\* 0142.02\*

ASSESSMENT AREA - 0008

PORTAGE COUNTY (133), OH

MSA: 10420

Moderate Income



2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000011124

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: S&T Bank

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6006.02*	6006.03*	6008.00*	6009.01*	6009.02*	6010.00	6014.00*	6015.03*
----------	----------	----------	----------	----------	---------	----------	----------

Middle Income

6001.02*	6001.03*	6002.00*	6004.01	6004.03*	6005.00*	6007.03*	6007.04*	6007.05*	6011.00*	6012.00*
6015.01*	6016.00*	6017.02	6017.03*	6017.04*	6018.01*	6018.02*	6019.01*	6019.02*	6020.00*	6021.01*
6021.02*										

Upper Income

6003.02*	6003.03*	6003.04*	6004.02*	6007.06*	6013.00*
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Income Not Known

6015.02\*

SUMMIT COUNTY (153), OH

MSA: 10420

Median Family Income 10-20%

5019.00\*

Median Family Income 30-40%

5044.00*	5068.00	5101.00*
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Median Family Income 40-50%

5017.00*	5018.00*	5022.00*	5031.00*	5032.00*	5033.00*	5042.00*	5052.00*	5053.00*	5055.00*	5056.00*
5065.00*	5066.00*	5067.00*	5075.02*	5076.00*	5088.00*	5103.01*				

Median Family Income 50-60%

5025.00*	5026.00*	5034.00*	5036.00*	5038.00*	5045.00*	5046.00*	5048.00*	5059.00*	5083.99*	5086.00*
5090.00*										

Median Family Income 60-70%

5023.00*	5035.00*	5054.00*	5058.00	5075.01*	5080.00*	5104.00*	5201.03*
----------	----------	----------	---------	----------	----------	----------	----------

Median Family Income 70-80%

5021.01*	5027.00*	5028.00*	5041.00*	5047.00*	5057.00*	5062.00*	5105.00*	5310.02*	5311.01*	5318.01*
----------	----------	----------	----------	----------	----------	----------	----------	----------	----------	----------

Median Family Income 80-90%

5021.02	5037.02*	5064.00*	5073.00*	5074.00*	5102.00*	5201.06*	5202.02*	5304.02*	5306.03*	5330.00*
---------	----------	----------	----------	----------	----------	----------	----------	----------	----------	----------

Median Family Income 90-100%

5061.00*	5071.01*	5201.04*	5201.05*	5202.01*	5205.00*	5309.01	5310.01*	5311.03*	5318.02*	5320.01*
5327.02*										

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000011124

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: S&T Bank

Median Family Income 100-110%

5103.02\* 5203.01\* 5311.02\* 5316.02\* 5317.01\* 5320.03\*

Median Family Income 110-120%

5037.01\* 5072.01\* 5203.02\* 5204.00\* 5301.04\* 5305.01\* 5308.00\* 5309.02 5309.03\* 5316.01\* 5322.02  
5329.01\* 5329.99\* 5334.00\*

Median Family Income >= 120%

5071.02\* 5072.02\* 5072.03\* 5206.00\* 5301.01\* 5301.03\* 5301.05\* 5301.08\* 5304.01\* 5305.02\* 5306.04\*  
5306.05\* 5306.06\* 5307.00\* 5314.05 5314.06\* 5314.07\* 5315.01\* 5315.02\* 5317.02\* 5320.04\* 5323.01  
5323.02\* 5325.01\* 5325.02\* 5326.00 5327.01\* 5327.03\* 5327.05\* 5327.06\* 5327.08\* 5329.02 5331.01\*  
5331.02\* 5332.00 5335.01\* 5335.02\* 5340.00 5341.00\*

Median Family Income Not Known

5011.00\* 5083.01 5089.00\*

ASSESSMENT AREA - 0009

FRANKLIN COUNTY (049), OH

MSA: 18140

Median Family Income 10-20%

0018.10\* 0029.00\* 0042.00\*

Median Family Income 20-30%

0007.30\* 0027.50\* 0051.00\*

Median Family Income 30-40%

0003.30\* 0007.20\* 0009.20\* 0014.00\* 0015.00\* 0017.00\* 0026.00\* 0027.30\* 0043.02\* 0050.01\* 0054.10\*  
0069.33\* 0075.20\* 0082.30\* 0082.41\* 0087.30 0093.26\* 0099.00\*

Median Family Income 40-50%

0007.10\* 0009.10\* 0012.00 0016.00\* 0023.00\* 0025.10\* 0027.10\* 0027.70\* 0028.00\* 0046.20\* 0047.00\*  
0049.00\* 0053.00\* 0055.00\* 0056.10\* 0056.20\* 0059.00\* 0060.00\* 0061.00\* 0069.45\* 0075.32\* 0075.33\*  
0077.10\* 0077.21\* 0078.20\* 0081.20\* 0081.63\* 0081.71\* 0088.21\* 0092.20\* 0093.11\* 0093.21\* 0093.25\*

Median Family Income 50-60%

0003.20\* 0008.10\* 0045.00\* 0048.20\* 0069.31\* 0069.43\* 0069.92\* 0075.11\* 0075.31\* 0075.34\* 0075.53\*  
0077.22\* 0081.69\* 0082.10\* 0083.12\* 0083.30\* 0087.10\* 0088.11\* 0088.13\* 0092.30\* 0092.51\* 0093.22\*

## 2022 Institution Disclosure Statement - Table 6

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## Assessment Area(s) by Tract

Respondent ID: 0000011124

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: S&amp;T Bank

0093.23*	0093.34*	0093.36*	0093.37*	0093.40*	0093.86*	0093.96*	0093.97*	0102.01*	0103.00*	
Median Family Income 60-70%										
0008.20*	0010.00*	0011.22*	0027.60*	0063.02*	0068.21*	0069.21*	0069.24*	0069.32*	0071.13*	0071.15*
0075.12*	0075.52*	0077.30*	0081.64*	0081.65*	0083.11*	0083.21*	0083.22*	0087.20*	0092.50*	0092.52*
0093.12*	0093.72*	0093.84*	0094.03	0094.20*	0096.00*	0097.11*	0107.00*			
Median Family Income 70-80%										
0003.10*	0025.20	0048.10*	0063.52*	0071.01*	0075.50*	0078.12*	0079.66*	0088.22*	0092.40*	0093.73*
0093.82*	0093.92*	0093.93*	0094.10*	0102.02*	0102.04*					
Median Family Income 80-90%										
0006.00*	0037.00*	0063.72*	0069.23*	0069.44*	0071.12*	0071.99*	0074.24*	0081.10*	0081.32*	0081.68*
0082.42*	0083.40*	0083.50*	0088.12*	0088.25*	0093.50*	0093.83*	0093.91*	0093.94	0093.95*	0094.01*
0094.95*	0094.98*	0095.20*	0095.90*	0097.12*	0097.56*	0098.02*	0102.03*			
Median Family Income 90-100%										
0011.10*	0046.10*	0062.40*	0063.01*	0063.51*	0063.53*	0063.95*	0063.96*	0063.97*	0067.22*	0071.14
0073.02*	0073.97*	0077.40*	0079.57*	0081.70*	0081.72*	0083.60*	0083.80*	0083.81*	0093.32*	0093.81*
0094.40*	0100.00*									
Median Family Income 100-110%										
0004.10*	0005.00*	0022.00*	0027.80*	0036.00*	0052.00*	0058.20*	0062.41*	0070.10*	0070.20*	0070.41*
0070.43*	0070.47*	0071.03*	0071.20*	0072.14*	0074.25*	0074.26*	0079.59*	0079.60*	0079.62*	0079.65*
0081.67*	0083.82*	0093.61*	0093.85*	0097.57*						
Median Family Income 110-120%										
0001.10*	0019.02*	0063.86*	0068.22*	0072.02*	0072.15*	0073.01*	0073.98*	0078.11*	0078.30	0079.31
0079.55*	0093.90*	0097.52*	0097.54*	0101.00*	0109.00*					
Median Family Income >= 120%										
0001.20*	0002.10*	0002.20*	0004.20*	0018.20*	0019.01*	0020.00*	0021.00*	0027.40*	0030.00*	0032.00*
0040.02*	0043.01	0057.00*	0058.10*	0062.36*	0062.37*	0062.38	0062.39*	0063.10*	0063.21*	0063.23*
0063.30	0063.40*	0063.84*	0063.87*	0063.91*	0063.92*	0063.93*	0063.94*	0063.98*	0064.10*	0064.30*
0065.00*	0066.00*	0067.10*	0067.21*	0068.10*	0069.10*	0069.50*	0069.91*	0070.44*	0070.48*	0071.02*
0071.93*	0071.98*	0072.05*	0072.09*	0072.11*	0072.12*	0072.13	0073.03	0073.05*	0073.06*	0073.94*
0074.27*	0074.92*	0074.94*	0079.22	0079.41*	0079.56*	0079.58*	0079.61*	0079.63*	0079.64*	0080.01*

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000011124

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: S&T Bank

0080.02\* 0081.66\* 0084.00\* 0085.00\* 0089.00\* 0090.00\* 0091.00\* 0094.04\* 0094.05\* 0094.97\* 0097.51\*  
0097.53\* 0097.55\* 0098.01\* 0104.01\* 0104.02\* 0105.01\* 0105.02\* 0106.01\* 0106.02\*

Median Family Income Not Known

0011.21\* 0013.01\* 0013.02\* 0038.00\* 0040.01\* 0050.02\* 0054.20\* 9800.00\*

ASSESSMENT AREA - 0010

CHESTER COUNTY (029), PA

MSA: 33874

Median Family Income 30-40%

3054.00\*

Median Family Income 40-50%

3014.01\* 3055.00\* 3056.00\* 3080.00\* 3116.00\*

Median Family Income 50-60%

3034.02 3057.00\* 3082.00\*

Median Family Income 60-70%

3028.06\* 3041.01 3049.00\* 3063.00\* 3065.03\* 3077.00\*

Median Family Income 70-80%

3008.00\* 3009.00\* 3011.00\* 3024.00 3026.00\* 3034.01\* 3050.00\* 3053.00\* 3072.00\* 3074.00\* 3114.01  
3118.00\*

Median Family Income 80-90%

3001.03\* 3007.00\* 3016.00\* 3027.02\* 3041.02\* 3051.01 3070.00\* 3078.00\* 3079.00\*

Median Family Income 90-100%

3013.00\* 3014.02\* 3028.03\* 3033.01\* 3044.04\* 3051.02\* 3060.00\* 3068.00\* 3073.00\* 3081.02\* 3114.03\*  
3115.00\*

Median Family Income 100-110%

3004.00\* 3006.00 3022.06\* 3025.00 3027.05\* 3028.07\* 3038.01 3038.03\* 3042.01 3044.03\* 3071.00\*  
3081.01\* 3110.00\* 3112.00\* 3114.04\* 3117.01\*

Median Family Income 110-120%

3003.03\* 3005.02\* 3010.02\* 3021.02\* 3021.03\* 3021.04\* 3022.03\* 3023.00\* 3029.01\* 3035.01\* 3046.00\*  
3111.00\* 3117.02\*

Median Family Income >= 120%

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000011124

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: S&T Bank

3001.01\* 3001.04\* 3001.06\* 3001.07\* 3001.08\* 3001.09\* 3002.01\* 3002.02\* 3003.01\* 3003.02\* 3005.01\*  
 3010.01\* 3015.00\* 3017.00\* 3018.00\* 3019.00\* 3020.00\* 3022.04\* 3022.05\* 3027.03\* 3027.04\* 3027.06  
 3028.02\* 3028.04\* 3029.02\* 3030.00\* 3031.00\* 3033.02\* 3035.02 3038.04\* 3039.01\* 3039.02\* 3040.00\*  
 3043.00 3044.05\* 3044.06\* 3045.02 3045.03 3045.04\* 3065.01\* 3065.04\* 3066.00\* 3067.00\* 3069.00\*  
 3113.00\*

Median Family Income Not Known

3022.07\* 9800.00\*

ASSESSMENT AREA - 0011

DELAWARE COUNTY (045), PA

MSA: 37964

Median Family Income 30-40%

4107.00\*

Median Family Income 40-50%

4048.00\* 4052.00\* 4054.00\*

Median Family Income 50-60%

4004.02\* 4045.00\* 4049.00\* 4064.02\*

Median Family Income 60-70%

4003.01\* 4003.02\* 4005.00\* 4037.02\* 4043.00\* 4047.00\* 4053.00\* 4066.00\*

Median Family Income 70-80%

4008.01\* 4014.02\* 4029.00\* 4051.00\* 4063.00\* 4064.01\* 4105.00\*

Median Family Income 80-90%

4004.01\* 4022.00\* 4023.00\* 4026.00\* 4027.00\* 4031.04\* 4034.02\* 4050.00\*

Median Family Income 90-100%

4006.00\* 4015.03\* 4017.00\* 4028.00\* 4030.02\* 4033.00\* 4067.00\*

Median Family Income 100-110%

4011.01\* 4013.03\* 4020.00\* 4021.00\* 4025.00\* 4031.01\* 4031.03\* 4034.01\*

Median Family Income 110-120%

4007.00\* 4015.02\* 4018.00\* 4035.01\* 4038.00\* 4040.03\* 4041.02\* 4046.00\*

Median Family Income >= 120%

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000011124

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: S&T Bank

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4008.02*	4009.00*	4010.00*	4011.03*	4011.04*	4012.00*	4013.02*	4014.01*	4016.00*	4019.00*	4030.01*
4032.00*	4035.02*	4036.01*	4036.02*	4037.01*	4039.01*	4039.02*	4040.04*	4041.01	4041.03*	4044.00*
4061.00*	4062.01*	4062.02*	4065.00*	4068.01*	4068.02*	4068.04*	4068.05*	4069.02	4069.03*	4069.04*
4070.00*	4071.01*	4071.02*	4072.01*	4072.02*	4074.01*	4074.04*	4075.01*	4075.02*	4076.00*	4077.00*
4078.01*	4078.02*	4078.03*	4078.04	4078.05*	4078.06*	4079.01*	4079.02*	4079.03*	4080.01*	4080.02*
4081.01*	4081.02*	4081.03*	4083.00	4084.00*	4085.00*	4086.00*	4087.00*	4088.00*	4089.00*	4090.00*
4091.00*	4092.00*	4093.00*	4094.00*	4095.00*	4096.01*	4096.02*	4097.01*	4098.03*	4098.04*	4099.02*
4099.03*	4099.04*	4100.00*	4101.01*	4101.02*	4102.00*	4103.03	4103.04*	4103.05*	4103.06*	4104.01*
4104.02*	4104.03*	4106.01*	4106.02*	4108.00*						

Median Family Income Not Known

4024.00*	9800.00*	9801.00*	9802.00*	9803.00*
----------	----------	----------	----------	----------

PHILADELPHIA COUNTY (101), PA

MSA: 37964

Median Family Income < 10%

0104.00*
----------

Median Family Income 20-30%

0088.02*	0110.00*	0176.01*	0287.00*	0291.00*
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Median Family Income 30-40%

0106.00*	0147.00*	0148.00*	0169.02*	0175.00*	0176.02*	0177.02*	0188.01*	0195.01*	0195.02*	0199.00*
0201.01*	0283.00*	0294.00*	0377.00*	0391.00*						

Median Family Income 40-50%

0066.00*	0082.00*	0094.00*	0108.00*	0109.00*	0112.00*	0118.00*	0131.00*	0163.00*	0166.00*	0168.00*
0174.00*	0178.00*	0179.00*	0192.00*	0198.00*	0204.00*	0246.00*	0249.00*	0285.00*	0286.00*	0288.00*
0300.00*	0323.00*	0330.00*	0381.00*							

Median Family Income 50-60%

0022.00*	0033.00*	0041.03*	0056.00*	0061.00*	0062.00*	0063.00*	0064.00*	0071.01*	0072.00*	0083.02*
0085.00*	0092.00*	0093.00*	0113.00*	0132.00*	0145.00*	0151.01*	0151.02*	0156.00*	0164.00*	0167.02*
0173.00*	0190.00*	0200.00*	0202.00*	0244.00*	0245.00*	0253.00*	0279.02*	0289.01*	0289.02*	0290.00*
0298.00*	0299.00*	0301.00*	0310.00*	0312.00*						

## 2022 Institution Disclosure Statement - Table 6

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## Assessment Area(s) by Tract

Respondent ID: 0000011124

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: S&amp;T Bank

## Median Family Income 60-70%

0032.00\* 0037.02\* 0060.00\* 0067.00\* 0070.00\* 0071.02\* 0081.02\* 0084.00\* 0095.00\* 0096.00\* 0102.00\*  
 0103.00\* 0105.00\* 0107.00\* 0114.00\* 0121.00\* 0139.00\* 0162.00\* 0167.01\* 0172.02\* 0188.02\* 0201.02\*  
 0203.00\* 0205.00\* 0252.00\* 0273.00\* 0280.00\* 0282.00\* 0305.01\* 0311.01\* 0311.02\* 0314.02\* 0319.00\*  
 0321.00\* 0335.00\* 0336.00\* 0345.02\* 0382.00\* 0383.01\*

## Median Family Income 70-80%

0020.00\* 0036.00\* 0037.01\* 0040.01\* 0065.00\* 0073.00\* 0074.00\* 0081.01\* 0083.01\* 0088.01\* 0101.00\*  
 0111.00\* 0138.00\* 0140.00\* 0141.00\* 0153.00\* 0169.01\* 0171.00\* 0239.00\* 0243.00\* 0247.00\* 0248.00\*  
 0263.02\* 0266.00\* 0267.00\* 0268.00\* 0271.00\* 0277.00\* 0278.00\* 0293.00\* 0305.02\* 0309.00\* 0313.00\*  
 0314.01\* 0315.01\* 0315.02\* 0318.00\* 0320.00\* 0325.00\* 0329.00\* 0357.01\* 0357.02\* 0380.00\* 0390.01\*

## Median Family Income 80-90%

0028.01\* 0030.01\* 0041.04\* 0042.01\* 0077.00\* 0098.02\* 0146.00\* 0152.00\* 0172.01\* 0184.00\* 0191.00\*  
 0242.00\* 0261.00\* 0276.00\* 0279.01 0281.00\* 0306.00\* 0307.00\* 0316.00\* 0317.00\* 0334.00\* 0346.00\*

## Median Family Income 90-100%

0028.02\* 0042.02\* 0055.00\* 0086.02\* 0098.01\* 0119.00\* 0122.01\* 0122.04\* 0157.00\* 0180.01\* 0218.00\*  
 0260.00\* 0262.00\* 0263.01\* 0264.00\* 0265.00\* 0274.02\* 0275.00\* 0302.00\* 0326.00\* 0341.00\* 0345.01\*  
 0347.01\* 0348.01\* 0349.00\* 0356.01\* 0372.00\*

## Median Family Income 100-110%

0002.00\* 0031.00\* 0039.01\* 0039.02\* 0054.00\* 0080.00\* 0086.01\* 0115.00\* 0170.00\* 0258.00\* 0259.00\*  
 0272.00\* 0274.01\* 0308.00\* 0331.01\* 0332.00\* 0337.02\* 0338.00\* 0342.00\* 0353.02\* 0358.00\* 0363.02\*  
 0379.00\*

## Median Family Income 110-120%

0008.03\* 0023.00\* 0025.00\* 0041.01\* 0100.00\* 0183.00\* 0210.00 0257.00\* 0292.00\* 0331.02\* 0337.01\*  
 0339.00\* 0353.01\* 0359.00\* 0365.01\* 0389.00\*

## Median Family Income &gt;= 120%

0001.01\* 0001.02\* 0003.00\* 0004.01\* 0004.03\* 0004.04\* 0005.00\* 0006.00\* 0007.01\* 0007.02\* 0008.01\*  
 0008.05\* 0008.06\* 0009.01\* 0009.02\* 0010.01\* 0010.02\* 0011.01\* 0011.02\* 0012.01\* 0012.03\* 0012.04\*  
 0013.01\* 0013.02\* 0014.00\* 0015.00\* 0016.00\* 0017.00\* 0018.00\* 0019.00\* 0021.00\* 0024.00 0027.01\*  
 0027.02\* 0029.00\* 0030.02\* 0038.00\* 0040.02\* 0078.00\* 0079.00\* 0087.01\* 0087.02\* 0091.00\* 0117.00\*  
 0120.00\* 0122.03\* 0125.01\* 0125.02\* 0133.00\* 0134.01\* 0134.02\* 0135.00\* 0136.01\* 0136.02\* 0137.01\*

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000011124

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: S&T Bank

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0142.01*	0142.02*	0143.00*	0144.00*	0158.00*	0160.01*	0160.02*	0161.00*	0180.02*	0206.00*	0207.01*
0207.02*	0208.00*	0209.00	0211.00*	0212.00*	0213.00*	0214.00*	0215.00*	0216.00*	0217.00*	0219.00*
0220.00*	0231.00*	0235.00*	0236.00	0237.00*	0238.00*	0240.00*	0254.00*	0255.00*	0256.00*	0269.00*
0270.00*	0333.00*	0340.00*	0344.00*	0347.02*	0348.02*	0348.03*	0351.00*	0352.00*	0355.00*	0356.02*
0360.00*	0361.00*	0362.01*	0362.02*	0362.03*	0363.01*	0363.03*	0364.00*	0365.02*	0366.00*	0367.00*
0369.02*	0373.00*	0375.00*	0376.00*	0378.00*	0384.00*	0385.00*	0386.00*	0387.00*	0388.00*	0390.02*
9802.00*										

Median Family Income Not Known

0090.00*	0137.02*	0149.00*	0165.00*	0177.01*	0197.00*	0241.00*	0284.00*	0369.01*	9800.01*	9800.02*
9800.03*	9801.00*	9803.00*	9804.00*	9805.00*	9806.00*	9807.01*	9807.02*	9808.00*	9809.01*	9809.02*
9809.03*	9809.04*	9809.05*	9809.06*	9891.00*	9892.00*	9893.00*				

OUTSIDE ASSESSMENT AREA

MARICOPA COUNTY (013), AZ

MSA: 38060

Median Family Income >= 120%

1167.10

LOS ANGELES COUNTY (037), CA

MSA: 31084

Median Family Income >= 120%

2140.00 2360.01

SAN MATEO COUNTY (081), CA

MSA: 41884

Median Family Income 50-60%

6105.00

NEW CASTLE COUNTY (003), DE

MSA: 48864

Median Family Income 80-90%

0152.00



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: S&T Bank

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Respondent ID: 0000011124

Agency: FDIC - 3

DISTRICT OF COLUMBIA (001), DC

MSA: 47894

Median Family Income >= 120%

0042.01 0042.02

MARION COUNTY (083), FL

MSA: 36100

Low Income

0017.00

PALM BEACH COUNTY (099), FL

MSA: 48424

Median Family Income 110-120%

0009.03

ANNE ARUNDEL COUNTY (003), MD

MSA: 12580

Median Family Income 100-110%

7061.03

HARFORD COUNTY (025), MD

MSA: 12580

Moderate Income

3011.07

ESSEX COUNTY (009), MA

MSA: 15764

Median Family Income 40-50%

2503.00

OAKLAND COUNTY (125), MI

MSA: 47664

Median Family Income 90-100%

1441.00

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000011124

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: S&T Bank

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MONMOUTH COUNTY (025), NJ

MSA: 35154

Median Family Income 80-90%

8020.00

Median Family Income >= 120%

8046.00

ERIE COUNTY (029), NY

MSA: 15380

Median Family Income 70-80%

0025.02

Median Family Income 100-110%

0118.00

Median Family Income >= 120%

0089.00 0147.01

KINGS COUNTY (047), NY

MSA: 35614

Median Family Income 70-80%

0392.00

NASSAU COUNTY (059), NY

MSA: 35004

Median Family Income 110-120%

5218.01

NEW YORK COUNTY (061), NY

MSA: 35614

Median Family Income >= 120%

0160.01

ALLEN COUNTY (003), OH

MSA: 30620

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000011124

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: S&T Bank

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Upper Income

0121.00

BUTLER COUNTY (017), OH

MSA: 17140

Moderate Income

0109.06

CUYAHOGA COUNTY (035), OH

MSA: 17460

Median Family Income 10-20%

1033.00

Median Family Income 20-30%

1078.02

Median Family Income 40-50%

1112.02 1975.00

Median Family Income 60-70%

1977.00

Median Family Income 90-100%

1331.03

Median Family Income 110-120%

1721.04

Median Family Income >= 120%

1077.01 1301.04 1351.04 1561.01 1609.00 1978.00

DELAWARE COUNTY (041), OH

MSA: 18140

Moderate Income

0105.30

Upper Income

0115.64 0116.04 0121.00

ERIE COUNTY (043), OH

2022 Institution Disclosure Statement - Table 6

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Assessment Area(s) by Tract

Respondent ID: 0000011124

\* denotes no loans made in specified tracts

Agency: FDIC - 3

Institution: S&T Bank

---

MSA: NA

Moderate Income

0409.00

HAMILTON COUNTY (061), OH

MSA: 17140

Median Family Income 70-80%

0225.00

LAKE COUNTY (085), OH

MSA: 17460

Middle Income

2014.00

Upper Income

2065.00

LICKING COUNTY (089), OH

MSA: 18140

Middle Income

7591.01

LORAIN COUNTY (093), OH

MSA: 17460

Upper Income

0901.00

MAHONING COUNTY (099), OH

MSA: 49660

Upper Income

8113.02

MARION COUNTY (101), OH

MSA: NA

Middle Income

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: S&T Bank

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Respondent ID: 0000011124

Agency: FDIC - 3

0102.01

MEDINA COUNTY (103), OH

MSA: 17460

Upper Income

4001.00

MONTGOMERY COUNTY (113), OH

MSA: 19430

Median Family Income 110-120%

0505.04

MUSKINGUM COUNTY (119), OH

MSA: NA

Moderate Income

9124.00

PICKAWAY COUNTY (129), OH

MSA: 18140

Moderate Income

0202.00

Middle Income

0217.00

RICHLAND COUNTY (139), OH

MSA: 31900

Moderate Income

0031.00

SANDUSKY COUNTY (143), OH

MSA: NA

Middle Income

9620.00

TRUMBULL COUNTY (155), OH

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: S&T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

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MSA: 49660
Upper Income
9329.00
TUSCARAWAS COUNTY (157), OH
MSA: NA
Middle Income
0216.00
ADAMS COUNTY (001), PA
MSA: 23900
Upper Income
0312.01
BEAVER COUNTY (007), PA
MSA: 38300
Moderate Income
6018.02 6037.00
Middle Income
6010.00 6023.00 6055.00
BEDFORD COUNTY (009), PA
MSA: NA
Middle Income
9608.00
BERKS COUNTY (011), PA
MSA: 39740
Upper Income
0106.02 0111.02
BUCKS COUNTY (017), PA
MSA: 33874
Median Family Income 60-70%

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: S&T Bank

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1057.02

CENTRE COUNTY (027), PA

MSA: 44300

Middle Income

0108.02

CRAWFORD COUNTY (039), PA

MSA: NA

Middle Income

1110.00

ERIE COUNTY (049), PA

MSA: 21500

Middle Income

0120.01

FAYETTE COUNTY (051), PA

MSA: 38300

Moderate Income

2616.00 2622.00

Middle Income

2609.00

GREENE COUNTY (059), PA

MSA: NA

Upper Income

9705.01

HUNTINGDON COUNTY (061), PA

MSA: NA

Middle Income

9503.01

LACKAWANNA COUNTY (069), PA

2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

\* denotes no loans made in specified tracts

Institution: S&T Bank

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Respondent ID: 0000011124

Agency: FDIC - 3

MSA: 42540

Middle Income

1124.00

LAWRENCE COUNTY (073), PA

MSA: NA

Moderate Income

0118.00

Middle Income

0110.00 0115.00

LYCOMING COUNTY (081), PA

MSA: 48700

Middle Income

0106.00

MERCER COUNTY (085), PA

MSA: 49660

Upper Income

0326.01

MONTGOMERY COUNTY (091), PA

MSA: 33874

Median Family Income 60-70%

2003.01

Median Family Income 90-100%

2104.00

Median Family Income 100-110%

2031.06

NORTHAMPTON COUNTY (095), PA

MSA: 10900

Upper Income

0102.00



2022 Institution Disclosure Statement - Table 6

Assessment Area(s) by Tract

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Institution: S&T Bank

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SOMERSET COUNTY (111), PA

MSA: NA

Middle Income

0203.00 0207.00

Upper Income

0201.02 0202.00

TRAVIS COUNTY (453), TX

MSA: 12420

Median Family Income >= 120%

0365.00

VIRGINIA BEACH CITY (810), VA

MSA: 47260

Upper Income

0436.00

BROOKE COUNTY (009), WV

MSA: 48260

Upper Income

0316.00

HANCOCK COUNTY (029), WV

MSA: 48260

Upper Income

0207.00

2022 Institution Disclosure Statement - Table E-1

Error Status Information

Institution: S&T Bank

Respondent ID: 0000011124

Agency: FDIC - 3

Record Identifier: <sup>11</sup>	Total Composite Records on File	Total Composite Records Without Errors	Total Validity <sup>10</sup> Errors	Percentage of Validity Errors
Transmittal Sheet	1	1	0	0.00%
Small Business Loans	430	430	0	0.00%
Small Farm Loans	0	0	0	0.00%
Community Development Loans	1	1	0	0.00%
Consortium/Third Party Loans (Optional)	1	1	0	0.00%
Assessment Area	23	23	0	0.00%
Total	456	456	0	0.00%

Footnote:

10. A validity edit helps to verify the accuracy of the data reported. An institution's CRA submission that passes all validity edits does not ensure 100% accurate data. True accuracy is determined during the examination process.
11. A record represents one row of data reported to the Federal Reserve Board. This does not in any way represent the number of loans originated or purchased by the institution.

## Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online. For more information, visit the Consumer Financial Protection Bureau's Web site ([www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)). HMDA data for many other financial institutions are also available at this Web site.

Updated as of 03/26/2025, Joshua Henigin, Corporate Responsibility Analyst  
Updated as of 03/15/2024, Joshua Henigin, Corporate Responsibility Analyst  
Updated as of 03/29/2023, Cheri Smith, Director of Corporate  
Responsibility Updated as of 03/25/2022, Cheri Smith, Director of Corporate  
Responsibility Updated as of 03/31/2021, Cheri Smith, CRA & Fair Lending  
Officer