



## PURPOSE:

Building our future together through people-forward banking®.

## VALUES:

- Make people our purpose
- Do the right thing
- Go above and beyond
- Value every voice
- Win as one team

## DRIVERS:

- Deposit franchise
- Core profitability
- Asset quality
- Talent and engagement

Making people our purpose. It's what S&T Bank has done for more than 123 years in the financial services industry and what continues to drive us today. Each day, we live our people-forward® banking purpose that serves to improve the lives of our employees, customers, communities and shareholders. As a community-minded Bank, our actions are guided by humility and empathy and a sincere desire to improve the lives of those around us.

S&T believes that all banking should be personal, and we cultivate relationships that are firmly rooted in trust, strengthened by our team members going above and beyond in every daily interaction. We work to find solutions that will not only meet but exceed expectations and help our customers achieve financial success.

We understand that you want a relationship bank – a team of experts who will put you first. That's your S&T Bank.

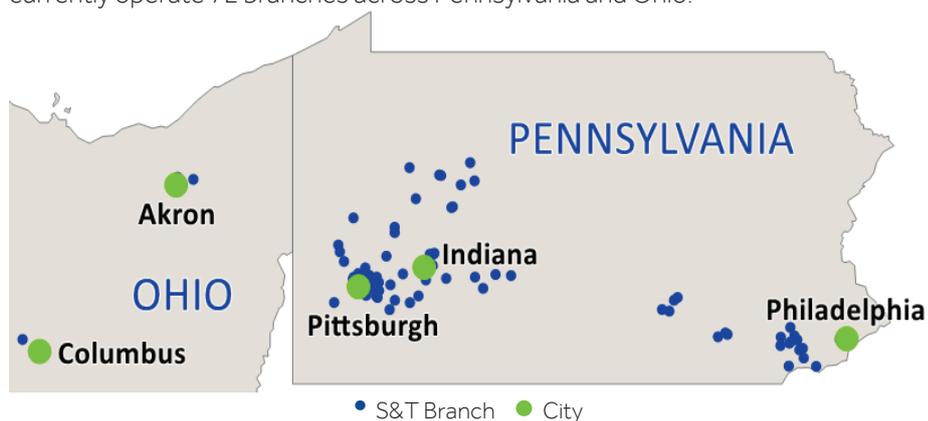
## QUICK FACTS:\*



\*As of 12/31/25

## GEOGRAPHIC FOOTPRINT:

S&T Bank with headquarters in Indiana, PA, was established in 1902 and we currently operate 72 branches across Pennsylvania and Ohio.



## LINES OF BUSINESS:

### Personal Banking

At S&T Bank, we understand that each of our customers have unique needs. Our team is committed to providing deposit solutions, financing options, mortgage loans and a suite of private banking services that are easily accessible through digital banking tools, providing customers with the convenience to bank their way.

### Business Banking

Our business banking teams are dedicated to understanding what's important to businesses. From cash flow and financing to employees and operations, we support business goals and objectives.

### Commercial Banking

We provide comprehensive solutions, including treasury management and best-in-class capabilities from local teams and industry expertise to help organizations grow. Our in-market bankers understand the local business landscape and work with you to execute the right strategy for you to succeed.

### Financial Planning

Investment services believes in working with each client to help them financially succeed through generations. We offer personalized, extensive investment solutions and convenient digital capabilities to help you reach your goals.

## COMMUNITY ENGAGEMENT:

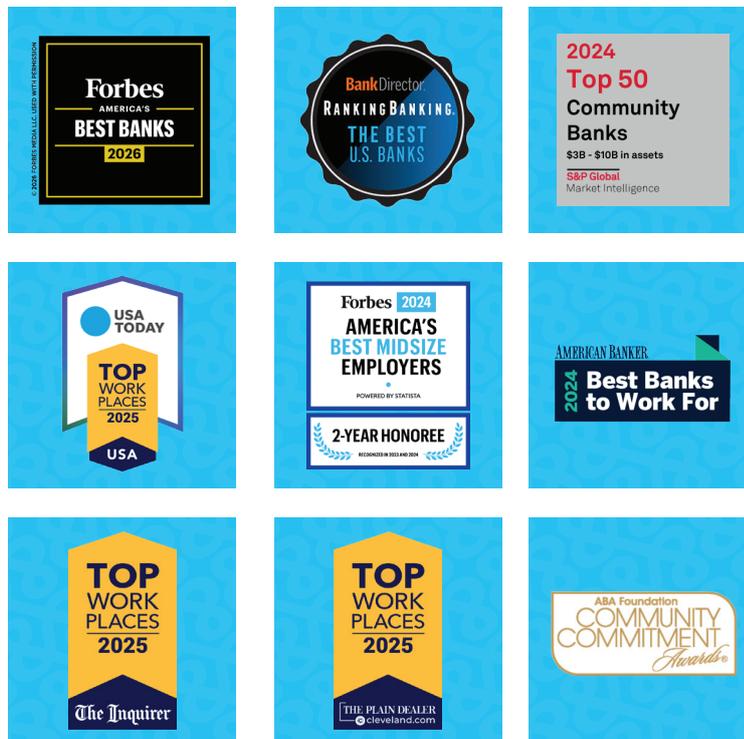
Giving back to others is at the heart of our values at S&T. We have a rich history of community involvement and encourage and promote responsible, involved volunteerism by providing our employees with paid hours to serve in our footprint. People-forward banking® at S&T includes a multi-faceted effort in which we support a variety of needs across our markets through the donation of time and resources.

- In 2024, our employees volunteered for **more than 25,000 community service hours** across the communities we serve. Of those, over **3,000 were board or officer service hours** providing leadership and technical expertise.
- Team members also provided **more than 700 hours of financial education** across the Bank's footprint, with an emphasis on educating both adults and youth in partnership with Junior Achievement's various programs.
- In 2024, we provided **over \$15.5 million in community development loans** across our footprint in support of affordable housing, economic development needs and to revitalize or stabilize underserved areas.

Learn about our most recent community giveback work [here](#).

## RECENT AWARDS & RECOGNITION:

We're proud to have received public recognition as a leader in the banking industry. We always strive to help customers achieve their financial goals while simultaneously supporting a team of employees to feel engaged and empowered to succeed. It is an honor to receive these awards that distinguish what sets us apart for our employees, customers, communities and shareholders.



## SENIOR EXECUTIVES:

**Christopher J. McComish**  
Chief Executive Officer

**David Antolik**  
President

**Mark Kochvar**  
Chief Financial Officer

## CORPORATE HEADQUARTERS:

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## CONNECT WITH US:

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STBA  
NASDAQ  
LISTED

S&T Bank is Member FDIC and an Equal Housing Lender.

S&T Bancorp, Inc. is a bank holding company that is headquartered in Indiana, Pennsylvania and trades on the NASDAQ Global Select Market under the symbol STBA. Its principal subsidiary, S&T Bank, was established in 1902 and operates in Pennsylvania and Ohio.