

"The XBRL financial data on which this web site operates were submitted to the SEC on an "unaudited" or "unreviewed" basis primarily for the purpose of testing the XBRL format and technology, and do not constitute official SEC filings. Accordingly, users of this web site should not rely on the XBRL data or documents rendered by the web site in making investment decisions."

company name

()

Income Statement (USD \$) (in Thousands, except per share data)	12 Months Ended		
	Dec. 31, 2006	Dec. 31, 2005	Dec. 31, 2004
Interest Income, Loans, Including Fees	185,544	151,328	126,337
Interest Income, Deposits with Banks and Federal Funds Sold	101	95	20
Interest Income, Securities, Taxable	14,293	15,990	18,003
Interest Income, Securities, Tax Exempt	2,694	2,499	2,129
Interest Income, Securities, Dividends	2,070	2,210	2,149
Interest Income, Total	204,702	172,122	148,638
Interest Expense, Domestic Deposits	73,529	44,824	30,632
Interest Expense, Securities Sold under Repurchase Agreements and Federal Funds Purchased	5,171	3,945	1,917
Interest Expense, Short-term Borrowings	4,424	7,127	4,321
Interest Expense, Long-term Debt and Capital Securities	8,460	3,618	4,020
Interest Expense, Total	91,584	59,514	40,890
Net Interest Income, Total	113,118	112,608	107,748
Provision for Loan Losses	9,380	5,000	4,400
Net Interest Income after Provision for Loan Losses, Total	103,738	107,608	103,348
Security Gains, Net	5,481	5,008	5,344
Service Charges on Deposit Accounts	10,412	9,587	9,383
Wealth Management Fees	7,862	6,977	6,201
Letter of Credit Fees	2,284	2,208	2,022
Insurance Agency Fees	6,637	5,685	4,558
Mortgage Banking	703	1,497	1,391
Other Noninterest Income	7,011	6,424	5,502
Noninterest Income, Total	40,390	37,386	34,401
Salary and Employee Benefits	37,601	34,715	32,845
Occupancy, Net	5,101	4,816	4,166
Furniture and Equipment Expense	3,297	3,251	2,916
Other Taxes	2,973	2,698	2,609
Data Processing	4,852	4,290	3,966
Marketing Expense	2,478	2,326	2,399
Amortization of Intangible Assets	325	214	347
FDIC Assessment	302	293	289
Other Noninterest Expense	12,350	9,861	10,853
Noninterest Expense, Total	69,279	62,464	60,390
Income (Loss) before Income Taxes	74,849	82,530	77,359
Income Tax Expense (Benefit)	21,513	24,287	23,001
Net Income (Loss)	53,336	58,243	54,358
Earnings Per Share, Basic	2.07	2.21	2.05
Earnings Per Share, Diluted	2.06	2.18	2.03
Common Stock, Dividends, Per Share, Declared	1.17	1.13	1.07
CommonStockAtParValueMember			
Common Stock, Dividends, Per Share, Declared	1.17	1.13	1.07
ComprehensiveIncomeMember			
Net Income (Loss)	53,336	58,243	54,358
RetainedEarningsMember			
Net Income (Loss)	53,336	58,243	54,358

Balance Sheet (USD \$) (in Thousands, except per share data)	Dec. 31, 2006	Dec. 31, 2005	Dec. 31, 2004	Dec. 31, 2003
Cash and Due from Banks	59,980	56,189		
Securities Available-for-sale	432,045	481,257		
Other Investments	10,562	13,318		
Loans Held-for-sale, Mortgages	826	1,580		

Portfolio Loans, Net of Allowance for Loan Losses	2,632,245	2,453,354		
Portfolio Loans, Net of Allowance for Loan Losses, Allowance	33,220	36,572		
Premises and Equipment, Net	35,700	29,123		
Goodwill	49,955	49,073		
Other Intangibles, Net	4,985	5,478		
Bank Owned Life Insurance	34,251	33,107		
Other Assets	77,994	72,500		
Assets, Total	3,338,543	3,194,979		
Noninterest-bearing Domestic Deposit, Demand	448,453	435,672		
Interest-bearing Domestic Deposit, Demand	150,568	155,191		
Deposits, Money Market Deposits	163,105	242,228		
Deposits, Savings Deposits	881,967	652,685		
Time Deposits	921,213	933,108		
Deposits, Total	2,565,306	2,418,884		
Securities Sold under Repurchase Agreements and Federal Funds Purchased	133,021	137,829		
Short-term Borrowings	55,000	150,000		
Long-term Borrowings	171,941	83,776		
Junior Subordinated Debt Securities	25,000	0		
Other Liabilities	49,224	52,069		
Liabilities, Total	2,999,492	2,842,558		
Referred Stock, Shares, Authorized	10,000,000	10,000,000		
Preferred Stock, Shares, Outstanding	0	0		
Common Stock, Value	74,285	74,285	74,285	74,285
Common Stock, Par or Stated Value Per Share	2.5	2.5		
Common Stock, Shares Authorized	50,000,000	50,000,000		
Common Stock, Shares, Issued	29,714,038	29,714,038		
Additional Paid in Capital, Common Stock	26,698	26,120	24,079	21,939
Retained Earnings (Accumulated Deficit)	349,447	326,158	297,690	271,699
Accumulated Other Comprehensive Income (Loss), Net of Tax	4,014	9,172	20,875	27,185
Treasury Stock (N)	115,393	83,314	67,800	62,390
Treasury Stock, Shares, at Cost	4,352,764	3,443,308		
Stockholders' Equity, Total	339,051	352,421	349,129	332,718
Liabilities and Stockholders' Equity, Total	3,338,543	3,194,979		
Accumulated Other Comprehensive Income Member				
Stockholders' Equity, Total	4,014	9,172	20,875	27,185
Additional Paid in Capital Member				
Stockholders' Equity, Total	26,698	26,120	24,079	21,939
Common Stock At Par Value Member				
Stockholders' Equity, Total	74,285	74,285	74,285	74,285
Retained Earnings Member				
Stockholders' Equity, Total	349,447	326,158	297,690	271,699
Treasury Stock Member				
Stockholders' Equity, Total	(115,393)	(83,314)	(67,800)	(62,390)

Cash Flow Statement (USD \$) (in Thousands, except per share data)	12 Months Ended						C
	Dec. 31, 2006	Dec. 31, 2005	Dec. 31, 2004	Dec. 31, 2006	Dec. 31, 2005	Dec. 31, 2004	
Net Income (Loss)	53,336	58,243	54,358				
Provision for Loan Losses	9,380	5,000	4,400				
Depreciation and Amortization	3,246	3,077	2,832				
Net Amortization of Investment Security Premiums (N)	(967)	(1,119)	(2,200)				
Recognition of Stock-based Compensation Expense	954	0	0				
Security Gains, Net (N)	5,481	5,008	5,344				
Deferred Income Tax Expense (Benefit)	1,802	1,100	(1,612)				
Excess Tax Benefits from Stock-based Compensation (N)	294	(1,660)	(2,098)				
Payments for Origination of Mortgage Loans Held-for-sale	(17,649)	(35,848)	(42,191)				
Proceeds from Sale of Loans Held-for-sale	18,760	36,354	42,983				
Gains on Sales of Loans, Net (N)	357	506	792				
(Increase) Decrease in Interest Receivable (N)	1,501	2,513	(677)				
Increase (Decrease) in Interest Payable, Net	305	1,651	20				

Increase (Decrease) in Other Operating Assets	(9,398)	(12,243)	61		
Increase (Decrease) in Other Operating Liabilities	(2,834)	(101)	1,241		
Net Cash Provided by (Used in) Operating Activities, Total	51,236	51,985	60,931		
Net (Increase) Decrease in Interest-earning Deposits with Banks	(1)	97	2		
Proceeds from Maturities of Securities Available-for-sale	53,923	66,271	117,256		
Proceeds from Sale of Available-for-sale Securities	11,838	6,506	44,948		
Purchases of Securities Available-for-sale (N)	12,950	63,533	75,931		
Net (Increase) Decrease in Loans (N)	188,271	205,876	188,347		
Purchases of Premises and Equipment, Net (N)	9,498	6,495	4,939		
Net Cash Provided by (Used in) Investing Activities, Total	(144,959)	(203,030)	(107,011)		
Net Increase (Decrease) in Core Deposits	158,318	173,569	163,813		
Net Increase (Decrease) in Time Deposits	(11,895)	69,052	50,199		
Net Increase (Decrease) in Short-term Borrowings	(95,000)	(75,000)	(9,650)		
Net Increase (Decrease) in Securities Sold under Repurchase Agreements and Federal Funds Purchased	(4,808)	39,445	(98,986)		
Proceeds from Long-term Borrowings	133,509	50,868	4,932		
Repayments of Long-term Borrowings (N)	45,344	53,417	35,540		
Proceeds from Junior Subordinated Debt Securities	25,000	0	0		
Net Treasury Stock Activity	(32,514)	(15,269)	(5,620)		
Cash Dividends Paid to Shareholders (N)	30,046	29,342	28,101		
Excess Tax Benefits from Stock-based Compensation	294	0	0		
Net Cash Provided by (Used in) Financing Activities, Total	97,514	159,906	41,047		
Increase (Decrease) in Cash and Cash Equivalents, Total	3,791	8,861	(5,033)		
Cash and Cash Equivalents, Beginning Balance				59,980	56,189
Cash and Cash Equivalents, Ending Balance				59,980	56,189
Comprehensive Income Member					
Net Income (Loss)	53,336	58,243	54,358		
Retained Earnings Member					
Net Income (Loss)	53,336	58,243	54,358		

Equity Statement (USD \$) (in Thousands, except per share data)	1/1/2006 - 12/31/2006	1/1/2005 - 12/31/2005	1/1/2004 - 12/31/2004
Stockholders' Equity, Beginning Balance	339,051	352,421	349,129
Net Income (Loss)	53,336	58,243	54,358
Other Comprehensive Income (Loss), Net of Tax, Period Increase (Decrease)	(2,122)	(11,703)	(6,310)
Cash Dividends	30,047	29,775	28,367
Common Stock, Dividends, Per Share, Declared	1.17	1.13	1.07
Treasury Stock, Value, Acquired, Cost Method	35,269	23,176	15,970
Treasury Stock, Shares, Acquired	122,244	660,400	542,600
Stock Issued During Period, Value, Stock Options Exercised	2,755	7,907	10,350
Stock Issued During Period, Shares, Stock Options Exercised	1,031,700	330,735	490,584
Stock Issued During Period, Value, Restricted Stock Award, Net of Forfeitures	59	136	252
Adjustments to Additional Paid in Capital, Tax Effect from Share-based Compensation	502	1,660	2,098
Stock Issued During Period, Value, Share-based Compensation	452		
Application of Recognition Provisions of SFAS 158, Effect on Accumulated Other Comprehensive Income, Net of Tax (N)	3,036		
Other Comprehensive Income, Adjustment SFAS 158 Transition Costs in Net Periodic Pension Cost Tax	1,635		
Stockholders' Equity, Ending Balance	339,051	352,421	349,129
Accumulated Other Comprehensive Income Member			
Stockholders' Equity, Beginning Balance			
Other Comprehensive Income (Loss), Net of Tax, Period Increase (Decrease)	(2,122)	(11,703)	(6,310)
Application of Recognition Provisions of SFAS 158, Effect on Accumulated Other Comprehensive Income, Net of Tax (N)	3,036		
Other Comprehensive Income, Adjustment SFAS 158 Transition Costs in Net Periodic Pension Cost Tax	1,635		
Stockholders' Equity, Ending Balance			
Additional Paid in Capital Member			

Stockholders' Equity, Beginning Balance			
Stock Issued During Period, Value, Stock Options Exercised	(435)	245	(210)
Stock Issued During Period, Value, Restricted Stock Award, Net of Forfeitures	59	136	252
Adjustments to Additional Paid in Capital, Tax Effect from Share-based Compensation	502	1,660	2,098
Stock Issued During Period, Value, Share-based Compensation	452		
Stockholders' Equity, Ending Balance			
Common Stock At Par Value Member			
Stockholders' Equity, Beginning Balance			
Common Stock, Dividends, Per Share, Declared	1.17	1.13	1.07
Stockholders' Equity, Ending Balance			
Comprehensive Income Member			
Stockholders' Equity, Beginning Balance	(115,393)	(83,314)	(67,800)
Net Income (Loss)	53,336	58,243	54,358
Other Comprehensive Income (Loss), Net of Tax, Period Increase (Decrease)	(2,122)	(11,703)	(6,310)
Other Comprehensive Income (Loss), Tax	743	4,096	2,209
Other Comprehensive Income, Unrealized Holding Gain (Loss) on Securities Arising During Period, Net of Tax	1,441	(8,448)	(2,791)
Other Comprehensive Income, Reclassification Adjustment for Sale of Securities Included in Net Income, Net of Tax	3,563	3,255	3,519
Comprehensive Income, Net of Tax	51,214	46,540	48,048
Stockholders' Equity, Ending Balance	(115,393)	(83,314)	(67,800)
Retained Earnings Member			
Stockholders' Equity, Beginning Balance			
Net Income (Loss)	53,336	58,243	54,358
Cash Dividends	30,047	29,775	28,367
Stockholders' Equity, Ending Balance			
Treasury Stock Member			
Stockholders' Equity, Beginning Balance			
Treasury Stock, Value, Acquired, Cost Method	35,269	23,176	15,970
Treasury Stock, Shares, Acquired	122,244	660,400	542,600
Stock Issued During Period, Value, Stock Options Exercised	3,190	7,662	10,560
Stock Issued During Period, Shares, Stock Options Exercised	1,031,700	330,735	490,584
Stockholders' Equity, Ending Balance			

Notes To Consolidated Financial Statements (USD \$) (in Millions, except per share data)		12 Months Ended Dec. 31, 2006
Organization, Consolidation and Presentation of Financial Statements Disclosure [Text Block]		NOTE A NATURE OF OPERATIONS S&T Bancorp, Inc. ("S&T") was incorporated on March 17, 1983 under the laws of the Commonwealth of Pennsylvania
Significant Accounting Policies [Text Block]		...more... ACCOUNTING POLICIES The financial statements of S&T Bancorp, Inc. and subsidiaries have been prepared in accordance with accounting principles generally
Accounting Changes and Error Corrections [Text Block]		...more... RECENTLY ISSUED ACCOUNTING PRONOUNCEMENTS In February 2006, the FASB issued SFAS No. 155, "Accounting for Certain Hybrid Financial Instruments." Under
Fair Value Disclosures [Text Block]		...more... Market Values of Financial Instruments S&T utilizes quoted market values, where available, to assign market value to its financial instruments. In
		...more...

Cash and Cash Equivalents Disclosure [Text Block]	<p>Restrictions on Cash and Due from Bank Accounts The Board of Governors of the Federal Reserve System (the "Federal Reserve Board") imposes certain reserve</p> <p>...more...</p>
Investments in Debt and Marketable Equity Securities (and Certain Trading Assets) Disclosure [Text Block]	<p>The following table indicates the composition of the securities portfolio at December 31: Available for Sale 2006 Amortized Cost</p> <p>...more...</p>
Loans, Notes, Trade and Other Receivables Disclosure [Text Block]	<p>NOTE E Loans The following table indicates the composition of the loan portfolio at December 31: 2006 2005 (dollars in thousands)</p> <p>...more...</p>
Property, Plant and Equipment Disclosure [Text Block]	<p>NOTE F Premises and Equipment The following table is a summary of the premises and equipment accounts at December 31: Estimated</p> <p>...more...</p>
Deposit Liabilities Disclosures [Text Block]	<p>NOTE G Deposits The following table indicates the composition of deposits at December 31: 2006 2005 Balance Expense</p> <p>...more...</p>
Short-term Debt [Text Block]	<p>NOTE H Short-Term Borrowings Short-term borrowings are for terms under one year and were comprised of retail repurchase agreements (i) 銀行 貸付EPOs; 銀行 貸付 ;</p> <p>...more...</p>
Long-term Debt [Text Block]	<p>NOTE I Long-Term Borrowings The following table is a summary of long-term borrowings with the FHLB: 2006 2005 Balance</p> <p>...more...</p>
Restrictions on Dividends, Loans and Advances [Text Block]	<p>NOTE J Dividend and Loan Restrictions Certain restrictions exist regarding the ability of S&T Bank to transfer funds to S&T in the form of dividends</p> <p>...more...</p>
Commitments and Contingencies Disclosure [Text Block]	<p>NOTE K Litigation S&T, in the normal course of business, is subject to various legal proceedings in which claims for monetary damages are asserted.</p> <p>...more...</p>
Income Tax Disclosure [Text Block]	<p>NOTE M Income Taxes Income tax expense (credits) for the years ended December 31 are comprised of: 2006 2005 2004 (dollars in</p> <p>...more...</p>
Pension and Other Postretirement Benefits Disclosure [Text Block]	<p>NOTE N Employee Benefits S&T Bank maintains a defined benefit pension plan (the "Plan") covering substantially all employees. The benefits are based</p> <p>...more...</p>
Disclosure of Compensation Related Costs, Share-based Payments [Text Block]	<p>NOTE O Incentive and Restricted Stock Plan and Dividend Reinvestment Plan S&T adopted an Incentive Stock Plan in 1992 ("1992 Stock Plan") that provides</p> <p>...more...</p>
Condensed Financial Information of Parent Company Only Disclosure [Text Block]	<p>NOTE P S&T Bancorp, Inc. (parent company only) Condensed Financial Information BALANCE SHEETS AT</p>

DECEMBER 31: 2006 2005 (dollars in

...more...

Regulatory Capital Requirements under Banking Regulations
[Text Block]

NOTE Q Regulatory Matters S&T is subject to various regulatory capital requirements administered by the federal banking agencies. Failure to meet

...more...

Quarterly Financial Information [Text Block]

NOTE R Selected Financial Data (unaudited) 2006 2005 Fourth Quarter Third Quarter Second Quarter First Quarter

...more...

"The XBRL financial data on which this web site operates were submitted to the SEC on an "unaudited" or "unreviewed" basis primarily for the purpose of testing the XBRL format and technology, and do not constitute official SEC filings. Accordingly, users of this web site should not rely on the XBRL data or documents rendered by the web site in making investment decisions."