



The relative strengths and weaknesses of S&T; BANCORP INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of S&T; BANCORP INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 62% points. The greatest weakness of S&T; BANCORP INC is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.9%, being 1.00% points above the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	88,725
Cash Deposits and Cash Equivalents	155,489
Deposits	5,673,922
Fees	7,370
Goodwill	287,446
IT and Equipment Expense	18,716
Labor Expense	76,108
Liabilities and Borrowings	38,222
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	11,097
Other Assets	6,678,831
Other Compr. Net Income	-18,236
Other Expenses	10,375
Other Liabilities	604,316
Other Net Income	232,765
Other Noninterest Expense	21,779
Other Revenues	0
Property, Plant and Equipment	41,730

Output Variable	Value in 1000 USD
Liabilities	6,316,460
Assets	7,252,221
Expenses	145,445
Revenues	0
Stockholders Equity	935,761
Net Income	87,320
Comprehensive Net Income	69,084
Economic Capital Ratio	7.9%