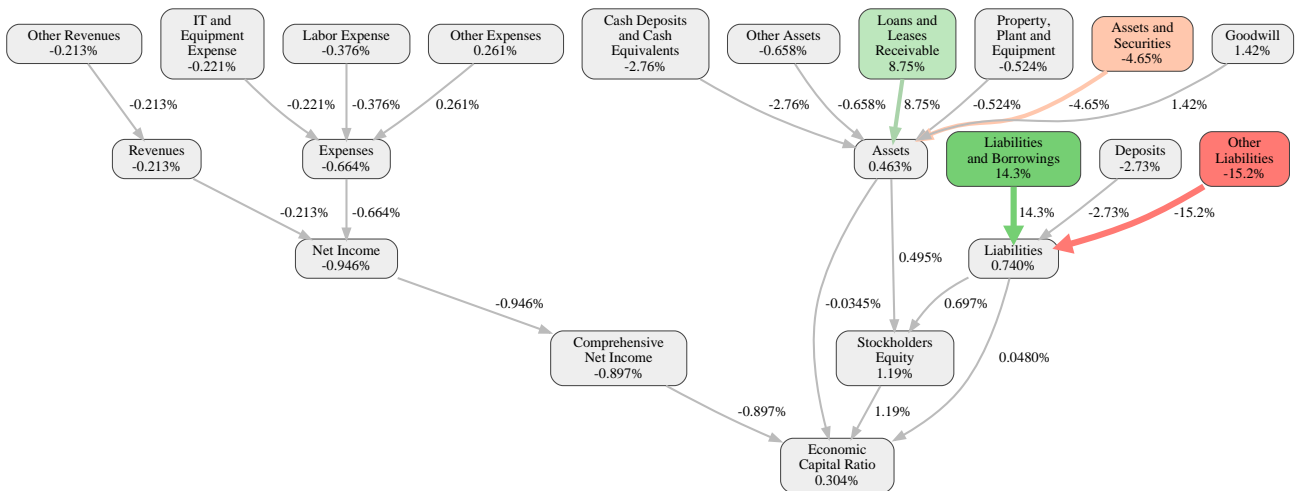




STATE BANKS 2021

S&T; BANCORP INC
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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 Liabilities and Borrowings, increasing the Economic Capital Ratio by 14% points. The greatest weakness of S&T; BANCORP INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.9%, being 0.30% points above the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	304,716
Cash Deposits and Cash Equivalents	229,666
Deposits	7,420,538
Fees	11,483
Goodwill	373,424
IT and Equipment Expense	26,549
Labor Expense	90,115
Liabilities and Borrowings	164,721
Loans and Leases Receivable	7,225,860
Long-term Debt	0
Occupancy	14,529
Other Assets	834,231
Other Compr. Net Income	20,642
Other Expenses	14,960
Other Liabilities	227,927
Other Net Income	170,929
Other Noninterest Expense	29,008
Other Revenues	0
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	7,813,186
Assets	8,967,897
Expenses	186,644
Revenues	0
Stockholders Equity	1,154,711
Net Income	-15,715
Comprehensive Net Income	4,927
Economic Capital Ratio	6.9%