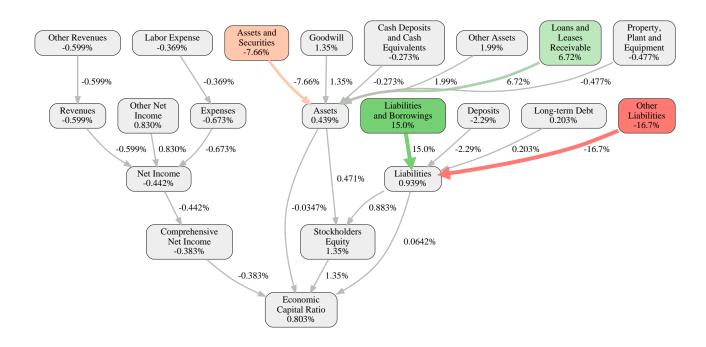


STATE BANKS 2022



S&T; BANCORP INC Rank 38 of 174





STATE BANKS 2022



S&T; BANCORP INC Rank 38 of 174



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 15% points. The greatest weakness of S&T; BANCORP INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.3%, being 0.80% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	226,430
Cash Deposits and Cash Equivalents	922,215
Deposits	7,996,524
Fees	10,592
Goodwill	373,424
IT and Equipment Expense	27,365
Labor Expense	100,214
Liabilities and Borrowings	124,237
Loans and Leases Receivable	6,901,414
Long-term Debt	0
Occupancy	14,544
Other Assets	1,065,046
Other Compr. Net Income	-16,061
Other Expenses	36,522
Other Liabilities	161,314
Other Net Income	278,626
Other Noninterest Expense	24,927
Other Revenues	0
Property, Plant and Equipment	0

Output Variable	Value in 1000 USD
Liabilities	8,282,075
Assets	9,488,529
Expenses	214,164
Revenues	0
Stockholders Equity	1,206,454
Net Income	64,462
Comprehensive Net Income	48,401
Economic Capital Ratio	7.3%

