



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 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 2.2% points above the market average of 4.6%.

<b>Input Variable</b>	<b>Value in 1000 USD</b>
Assets and Securities	278,828
Cash Deposits and Cash Equivalents	210,009
Deposits	7,219,970
Fees	11,172
Goodwill	373,424
IT and Equipment Expense	28,524
Labor Expense	103,221
Liabilities and Borrowings	266,744
Loans and Leases Receivable	7,082,629
Long-term Debt	0
Occupancy	14,812
Other Assets	1,165,677
Other Compr. Net Income	-105,035
Other Expenses	45,630
Other Liabilities	439,194
Other Net Income	317,122
Other Noninterest Expense	26,797
Other Revenues	0
Property, Plant and Equipment	0

<b>Output Variable</b>	<b>Value in 1000 USD</b>
Liabilities	7,925,908
Assets	9,110,567
Expenses	230,156
Revenues	0
Stockholders Equity	1,184,659
Net Income	86,966
Comprehensive Net Income	-18,069
Economic Capital Ratio	6.7%