

S&T BANCORP INC  
Form 8-K  
January 16, 2004

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

Form 8-K

Current Report

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934  
Date of Report (Date of earliest event reported) January 16, 2004

S&T Bancorp, Inc

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(Exact Name of Registrant as Specified in its Charter)

Pennsylvania

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(State or Other Jurisdiction of Incorporation)

0-12508

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(Commission File Number)

25-1434426

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(IRS Employer Identification No.)

43 South Ninth Street, Indiana, PA

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15701

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(Address of Principal Executive Offices)

Zip Code

Registrant's telephone number, including area code

(800) 325-2265

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Item 12 - Results of Operations and Financial Condition

S&T Bancorp, Inc. today announced earnings for the fourth quarter and the year ended December 31, 2003. Diluted earnings per share increased 2 percent in the fourth quarter to \$0.49 per share from \$0.48 per share in the fourth quarter of 2002. Net income also increased 2 percent to \$13.2 million from \$12.9 million in the comparable period one year ago.

For the year ended December 31, 2003, diluted earnings per share increased 7 percent to \$1.94 from \$1.81 in 2002. Net income increased 7 percent to \$51.8 million from \$48.6 million in 2002.

**Item 7 - Financial Statements, Proforma Financial Information and Exhibits**

(c) Exhibits

(99) Press Release

**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed by the undersigned thereunto duly authorized.

January 16, 2004

S&T Bancorp, Inc.

/s/ Robert E. Rout

Robert E. Rout  
Executive Vice President,  
Chief Financial Officer and Secretary