

S&T BANCORP INC  
Form 8-K  
October 22, 2002

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) October 22, 2002

S&T Bancorp, Inc

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(Exact name of registrant as specified in its charter)

Pennsylvania

0-12508

25-1434426

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(State or other jurisdiction of  
incorporation)

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(Commission File Number)

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(IRS Employer identification No.)

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43 South Ninth Street, Indiana, PA

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15701

(Address of principal executive offices)

Zip Code

Registrant's telephone number, including area code

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(800) 325-2265

Item 5 - Other Events

S&T Bancorp, Inc. today announced record earnings for the quarter and year-to-date 2002. Diluted earnings per share increased 5 percent to \$.46 from \$.44 in the third quarter of 2001. Net income also increased 5 percent to \$12.4 million from \$11.9 million in the third quarter of 2001.

For the nine months ending September 30, 2002, net income totaled \$35.7 million and diluted earnings per share were \$1.33, compared to \$35.4 million of net income and \$1.31 diluted earnings per share for the nine months ending September 30, 2001.

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.

October 22, 2002

S&T Bancorp, Inc.

/s/ Robert E. Rout

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