

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

(Exact Name of Registrant as Specified in its Charter)

Pennsylvania

(State or Other Jurisdiction of Incorporation)

0-12508

(Commission File Number)

25-1434426

(IRS Employer Identification No.)

43 South Ninth Street, Indiana, PA

15701

(Address of Principal Executive Offices)

Zip Code

Registrant's telephone number, including area code

(800) 325-2265

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