

S&T BANCORP INC  
Form 8-K  
January 21, 2005

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 21, 2005

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 2.02 - Results of Operations and Financial Condition

On January 21, 2005, S&T Bancorp, Inc. announced by press release its earnings for the quarter and year-to-date ended December 31, 2004. A copy of the press release is attached hereto as Exhibit 99.1. The information contained in this Report on form 8-K is furnished pursuant to Item 2.02 and shall not be deemed "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended, or otherwise subject to the liabilities of that section, nor shall such information be deemed incorporated by reference in any filing under the Securities Exchange Act of 1933, as amended, except as shall be expressly set forth by specific reference in such filing.

Item 9.01 - Financial Statements and Exhibits

(c) Exhibits

(99.1) 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 21, 2005

S&T Bancorp, Inc.

/s/ Robert E. Rout

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