

OLSON CHRISTINE J
 Form 5
 February 14, 2005

FORM 5

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION
 Washington, D.C. 20549**

OMB APPROVAL

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 Form 3 Holdings Reported Form 4 Transactions Reported

ANNUAL STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person *
OLSON CHRISTINE J

 (Last) (First) (Middle)

2. Issuer Name and Ticker or Trading Symbol
S&T BANCORP INC [STBA]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

Director 10% Owner
 Officer (give title below) Other (specify below)

43 SOUTH NINTH STREET
 (Street)

3. Statement for Issuer's Fiscal Year Ended (Month/Day/Year)
12/31/2004

4. If Amendment, Date Original Filed(Month/Day/Year)

6. Individual or Joint/Group Reporting (check applicable line)

INDIANA, PA 15701

Form Filed by One Reporting Person
 Form Filed by More than One Reporting Person

(City) (State) (Zip)

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)	4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)	(A) or (D)	Price	5. Amount of Securities Beneficially Owned at end of Issuer's Fiscal Year (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
Common Stock	12/31/2004	Â	J ⁽¹⁾	88	A	\$ 32.05	32,376	D	Â
Common Stock	12/31/2004	Â	J ⁽¹⁾	5	A	\$ 32.05	141	I	Christine J T/F Joseph Jack
Common Stock	12/31/2004	Â	J ⁽¹⁾	4	A	\$ 32.05	137	I	Christine J T/F Maxwell Jack

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Common Stock	Â	Â	Â	Â	Â	Â	12,492	I	Company Pension Plan
Common Stock	Â	Â	Â	Â	Â	Â	111,400	I	PNC Invest to Benefit Children

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)	5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	8. Amount or Number of Shares
					(A) (D)	Date Exercisable	Expiration Date	Title	
Stock Options (Right to buy)	\$ 19.8125	Â	Â	Â	Â	06/18/2001	12/18/2010	Common Stock	5,000
Stock Options (Right to buy)	\$ 20.375	Â	Â	Â	Â	06/15/1998	12/15/2007	Common Stock	5,000
Stock Options (Right to buy)	\$ 22.875	Â	Â	Â	Â	06/20/2000	12/20/2009	Common Stock	5,000
Stock Options (Right to buy)	\$ 24.4	Â	Â	Â	Â	06/17/2002	12/17/2011	Common Stock	5,000
Stock Options (Right to buy)	\$ 26.6	Â	Â	Â	Â	01/01/2004	12/16/2012	Common Stock	3,000

buy)											
Stock Options (Right to buy)	\$ 27.75	^	^	^	^	^	06/21/1999	12/21/2008	Common Stock	5,000	
Stock Options (Right to buy)	\$ 29.965	^	^	^	^	^	01/01/2005	12/15/2013	Common Stock	2,500	
Stock Options (Right to buy)	\$ 37.08	^	^	^	^	^	01/01/2006	12/20/2014	Common Stock	2,500	

Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
OLSON CHRISTINE J 43 SOUTH NINTH STREET INDIANA, PA 15701	^ X	^	^	^

Signatures

Wendy S. Bell 02/14/2005

**Signature of Reporting Person Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
 - ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) These shares are held in a dividend reinvestment plan.

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