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S&T BANCORP INC  
Form 13F-NT  
October 27, 2004

Form 13F-NT

Report for the Calendar Year or Quarter Ended  
September 30, 2004

Check here if Amendment ; Amendment Number:

This Amendment (Check only one  is a restatement.  
 adds new holdings  
entries

Institutional Investment Manager Filing this Report:

S & T Bancorp, Inc.  
800 Philadelphia Street  
Indiana, PA 15701

Form 13F File Number 28-0000719220

The institutional investment manager filing this report and  
The person by whom it is signed hereby represent that the  
person signing the report is authorized to submit it, that  
all information contained herein is true, correct and  
complete, and that it is understood that all required  
items, statements, schedules, lists, and tables, are  
considered integral parts of this form.

Person signing this Report on Behalf of Reporting Manager:

Name: Robert E. Rout  
Title: Executive Vice President, Secretary  
& CFO  
Phone: 724-465-4825

Signature, Place, and Date of Signing:

/s/ Robert E. Rout  
Robert E. Rout Indiana, PA October 22, 2004

Report Type

13F HOLDINGS REPORT. (Check here if all holdings of this  
reporting manager are reported in this report.)

13F NOTICE. (Check here if no holdings reported are in  
this report, and all holdings are reported by other  
reporting manager(s).)

13F COMBINATION REPORT. (Check here if a portion of the  
holdings for this reporting manager are reported in this  
report and a portion are reported by other reporting  
manager(s).)

List of Other Managers Reporting for this Manager:

Form 13F File Number	Name
28-0001010911	S & T Bank