

S&T BANCORP INC  
Form 8-K  
March 20, 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) March 20, 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.)

43 South Ninth Street, Indiana, PA

15701

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(Address of principal executive offices)

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Zip Code

Registrant's telephone number, including area code

(800) 325-2265

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S&T Bancorp, Inc. (Nasdaq: STBA), the holding company for S&T Bank, and Peoples Financial Corp., Inc. (OTC Bulletin Board: PPFN.OB), the holding company for PFC Bank, announced jointly today that they have entered into a definitive agreement under which S&T Bancorp and S&T Bank would acquire Peoples Financial Corporation and PFC Bank, respectively. Under the terms of the agreement, the shareholders of Peoples Financial Corporation will receive \$52.50 in cash for each share of Peoples Financial for an aggregate transaction value of \$87.4 million.

ITEM 7 - Financial Statements, Proforma Financial Information and Exhibits

(c) Exhibits

(99) Press Release

SIGNATURES

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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.

March 20, 2002

S&T Bancorp, Inc.  
/s/ Robert E. Rout

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