S&T BANCORP INC

Form 4

December 22, 2004

FORM 4 UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL

OMB Number: 3235-0287

Expires: January 31, 2005

Estimated average burden hours per response... 0.5

5. Relationship of Reporting Person(s) to

if no longer subject to Section 16. Form 4 or Form 5

obligations

may continue.

See Instruction

Check this box

SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934,

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF

Section 17(a) of the Public Utility Holding Company Act of 1935 or Section

30(h) of the Investment Company Act of 1940

2. Issuer Name and Ticker or Trading

1(b).

Common

Stock

(Print or Type Responses)

1. Name and Address of Reporting Person *

OLSON CHRISTINE J			Symbol S&T BANCORP INC [STBA]				Issuer				
	(Last)	(First)	(Middle)	3. Date of	3. Date of Earliest Transaction				(Check all applicable) X Director 10% Owner		
43 SOUTH NINTH STREET				(Month/Day/Year) 12/20/2004				Officer (give title below) Officer (give title below)			
(Street)			4. If Amendment, Date Original Filed(Month/Day/Year)				6. Individual or Joint/Group Filing(CheckApplicable Line)_X_ Form filed by One Reporting Person				
	INDIANA, I	PA 15701							Form filed by Person	More than One R	Reporting
	(City)	(State)	(Zip)	Table	e I - Non-Do	erivative S	Securiti	es Ac	quired, Disposed	of, or Beneficia	ally Owned
	1.Title of Security (Instr. 3)	2. Transaction I (Month/Day/Ye	ear) Execution	emed on Date, if /Day/Year)	3. Transaction Code (Instr. 8)	4. SecuritonAcquired Disposed (Instr. 3,	(A) or of (D) 4 and 5) Price	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
	Common Stock								32,288	D	
	Common Stock								136	I	Christine J T/F Joseph Jack
	Common Stock								133	I	Christine J T/F Maxwell

Jack

Plan

12,492

Ι

Company

Pension

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Common Stock	111,400 I	PNC Invest to Benefit Children
Reminder: Report on a separate line for each class of securities benefic	ally owned directly or indirectly.	
	Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.	

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. Transacti Code (Instr. 8)	Secur Acqui (A) or	rivative ities ired r osed of	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)	
				Code V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares
Stock Options (Right to buy)	\$ 19.8125						06/18/2001	12/18/2010	Common Stock	5,000
Stock Options (Right to buy)	\$ 20.375						06/15/1998	12/15/2007	Common Stock	5,000
Stock Options (Right to buy)	\$ 22.875						06/20/2000	12/20/2009	Common Stock	5,000
Stock Options (Right to buy)	\$ 24.4						06/17/2002	12/17/2011	Common Stock	5,000
Stock Options (Right to buy)	\$ 26.6						01/01/2004	12/16/2012	Common Stock	3,000
Stock Options	\$ 27.75						06/21/1999	12/21/2008	Common Stock	5,000

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(Right to buy)								
Stock Options (Right to buy)	\$ 29.965				01/01/2005	12/15/2013	Common Stock	2,500
Stock Options (Right to buy)	\$ 0	12/20/2004	A	2,500	01/01/2006(1)	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 12/21/2004

**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) 50% vesting on 01/01/06, 50% vesting on 01/01/07

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.

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