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

Form 13F-NT

Report for the Calendar Year or Quarter Ended
June 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 July 15, 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