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Return of Private Foundation
or Section 4947(a)(1) Nonexempt Charitable Trust
Treated as a Private Foundation

OMB No 1545-0052

2010

Department of the Treasury
Internal Revenue Service

Note. The foundation may be able to use a copy of this return to satisfy state reporting requirements

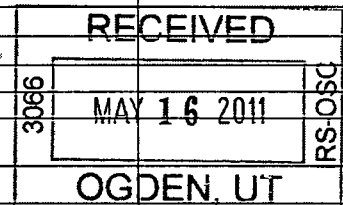
For calendar year 2010, or tax year beginning 2010, and ending

G Check all that apply ☐ Initial return ☐ Initial Return of a former public charity ☐ Final return
☐ Amended return ☐ Address change ☐ Name change

Name of foundation S&T Bancorp Charitable Foundation		A Employer identification number 25-1716950
Number and street (or P.O. box number if mail is not delivered to street address) c/o S&T Trust Department PO Box 220		B Telephone number (see the instructions) (724) 465-1443
City or town Indiana		C If exemption application is pending, check here ☐
State ZIP code PA 15701		D 1 Foreign organizations, check here ☐
H Check type of organization ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation		2 Foreign organizations meeting the 85% test, check here and attach computation ☐
I Fair market value of all assets at end of year (from Part II, column (c), line 16) \$ 112,309.	J Accounting method ☒ Cash ☐ Accrual ☐ Other (specify) _____	E If private foundation status was terminated under section 507(b)(1)(A), check here ☐
(Part I, column (d) must be on cash basis)		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see the instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received (att sch)		500,000.			
2 Ck ☐ if the foundn is not req to att Sch B					
3 Interest on savings and temporary cash investments		342.	342.	342.	
4 Dividends and interest from securities					
5a Gross rents					
b Net rental income or (loss)					
6a Net gain/(loss) from sale of assets not on line 10					
b Gross sales price for all assets on line 6a					
7 Capital gain net income (from Part IV, line 2)					
8 Net short-term capital gain					
9 Income modifications					
10a Gross sales less returns and allowances					
b Less: Cost of goods sold					
c Gross profit/(loss) (att sch)					
11 Other income (attach schedule) Adj for Other Inv Income		5.	5.	5.	
12 Total. Add lines 1 through 11		500,347.	347.	347.	
13 Compensation of officers, directors, trustees, etc					
14 Other employee salaries and wages					
15 Pension plans, employee benefits					
16a Legal fees (attach schedule)					
b Accounting fees (attach sch) L-16b Stmt		780.	0.	0.	0.
c Other prof fees (attach sch)					
17 Interest					
18 Taxes (attach schedule) (see instr) Excise Tax Per IR		8.	0.	0.	0.
19 Depreciation (attach sch) and depletion					
20 Occupancy					
21 Travel, conferences, and meetings					
22 Printing and publications					
23 Other expenses (attach schedule) PA Charitable Org Fee		15.	0.	0.	0.
24 Total operating and administrative expenses. Add lines 13 through 23		803.	0.	0.	0.
25 Contributions, gifts, grants paid		490,693.			490,693.
26 Total expenses and disbursements. Add lines 24 and 25		491,496.	0.	0.	490,693.
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements		8,851.			
b Net investment income (if negative, enter -0-)			347.		
c Adjusted net income (if negative, enter -0-)				347.	

ENVELOPE
POSTMARK DATE
MAY 12 2011



SCANNED MAY 26 2011
ADMINISTRATIVE EXPENSES

Part II Balance Sheets		Beginning of year (a) Book Value	End of year	
			(b) Book Value	(c) Fair Market Value
ASSETS	1 Cash — non-interest-bearing			
	2 Savings and temporary cash investments	103,458.	112,309.	112,309.
	3 Accounts receivable			
	Less allowance for doubtful accounts			
	4 Pledges receivable			
	Less allowance for doubtful accounts			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see the instructions)			
	7 Other notes and loans receivable (attach sch)			
	Less allowance for doubtful accounts			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments — U S and state government obligations (attach schedule)			
	b Investments — corporate stock (attach schedule)			
	c Investments — corporate bonds (attach schedule)			
	11 Investments — land, buildings, and equipment basis			
LIABILITIES	Less accumulated depreciation (attach schedule)			
	12 Investments — mortgage loans			
	13 Investments — other (attach schedule)			
	14 Land, buildings, and equipment basis			
	Less accumulated depreciation (attach schedule)			
	15 Other assets (describe)			
	16 Total assets (to be completed by all filers — see instructions Also, see page 1, item I)	103,458.	112,309.	112,309.
	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
NET ASSETS OR FUND BALANCES	20 Loans from officers, directors, trustees, & other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe)			
	23 Total liabilities (add lines 17 through 22)			
	Foundations that follow SFAS 117, check here and complete lines 24 through 26 and lines 30 and 31. ☐			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ☒			
	27 Capital stock, trust principal, or current funds	103,458.	112,309.	
	28 Paid-in or capital surplus, or land, building, and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 Total net assets or fund balances (see the instructions)	103,458.	112,309.	
	31 Total liabilities and net assets/fund balances (see the instructions)	103,458.	112,309.	

Part III Analysis of Changes in Net Assets or Fund Balances

1 Total net assets or fund balances at beginning of year — Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	103,458.
2 Enter amount from Part I, line 27a	2	8,851.
3 Other increases not included in line 2 (itemize)	3	
4 Add lines 1, 2, and 3	4	112,309.
5 Decreases not included in line 2 (itemize)	5	
6 Total net assets or fund balances at end of year (line 4 minus line 5) — Part II, column (b), line 30	6	112,309.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shares MLC Company)		(b) How acquired P — Purchase D — Donation	(c) Date acquired (month, day, year)	(d) Date sold (month, day, year)
1 a				
b				
c				
d				
e				

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a			
b			
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Column (h) gain minus column (k), but not less than -0-) or Losses (from column (h))
(i) Fair Market Value as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of column (i) over column (j), if any	
a			
b			
c			
d			
e			

2 Capital gain net income or (net capital loss)

☐ If gain, also enter in Part I, line 7
☐ If (loss), enter -0- in Part I, line 7

2

3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6)

☐ If gain, also enter in Part I, line 8, column (c) (see the instructions). If (loss), enter -0-
☐ in Part I, line 8

3

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?

☐ Yes☒ No

If 'Yes,' the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year, see the instructions before making any entries

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (column (b) divided by column (c))
2009	455,017.	140,440.	3.239939
2008	587,915.	284,245.	2.068339
2007	553,857.	375,365.	1.475516
2006	535,334.	333,760.	1.603949
2005	502,307.	244,578.	2.053770

2 Total of line 1, column (d)

2

10.441513

3 Average distribution ratio for the 5-year base period — divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years

3

2.088303

4 Enter the net value of noncharitable-use assets for 2010 from Part X, line 5

4

106,266.

5 Multiply line 4 by line 3

5

221,916.

6 Enter 1% of net investment income (1% of Part I, line 27b)

6

3.

7 Add lines 5 and 6

7

221,919.

8 Enter qualifying distributions from Part XII, line 4

8

490,693.

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 – see the instructions)

1 a Exempt operating foundations described in section 4940(d)(2), check here ☐ and enter 'N/A' on line 1 Date of ruling or determination letter: _____ (attach copy of letter if necessary – see instr.)		1	3.
b Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☒ and enter 1% of Part I, line 27b			
c All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, column (b)			
2 Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		2	0.
3 Add lines 1 and 2		3	3.
4 Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)		4	0.
5 Tax based on investment income. Subtract line 4 from line 3 If zero or less, enter -0-		5	3.
6 Credits/Payments			
a 2010 estimated tax pmts and 2009 overpayment credited to 2010	6a		
b Exempt foreign organizations – tax withheld at source	6b		
c Tax paid with application for extension of time to file (Form 8868)	6c		
d Backup withholding erroneously withheld	6d		
7 Total credits and payments Add lines 6a through 6d	7		
8 Enter any penalty for underpayment of estimated tax Check here ☐ if Form 2220 is attached	8		
9 Tax due If the total of lines 5 and 8 is more than line 7, enter amount owed	9		3.
10 Overpayment If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10		0.
11 Enter the amount of line 10 to be Credited to 2011 estimated tax ☐ Refunded ☐	11		

Part VII-A Statements Regarding Activities

	Yes	No
1 a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		X
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see the instructions for definition)? <i>If the answer is 'Yes' to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities</i>		X
c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation \$ _____ (2) On foundation managers \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If 'Yes,' attach a detailed description of the activities</i>		X
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If 'Yes,' attach a conformed copy of the changes</i>		X
4 a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
b If 'Yes,' has it filed a tax return on Form 990-T for this year?		N/A
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If 'Yes,' attach the statement required by General Instruction T</i>		X
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If 'Yes,' complete Part II, column (c), and Part XV</i>	X	
8 a Enter the states to which the foundation reports or with which it is registered (see the instructions) PA – Pennsylvania		
b If the answer is 'Yes' to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by <i>General Instruction G</i> ? <i>If 'No,' attach explanation</i>	X	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2010 or the taxable year beginning in 2010 (see instructions for Part XIV)? <i>If 'Yes,' complete Part XIV</i>		X
10 Did any persons become substantial contributors during the tax year? <i>If 'Yes,' attach a schedule listing their names and addresses</i>		X

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Part VII-A Statements Regarding Activities (Continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If 'Yes,' attach schedule (see instructions)	11		X
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address <u>N/A</u>	13	X	
14	The books are in care of <u>S&T Bank Trust Department</u> Telephone no <u>(724) 465-1443</u> Located at <u>800 Philadelphia St</u> <u>Indiana, PA</u> ZIP + 4 <u>15701</u>			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here ☐ and enter the amount of tax-exempt interest received or accrued during the year <u>15</u>			
16	At any time during calendar year 2010, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country?	16	Yes	No
	See the instructions for exceptions and filing requirements for Form TD F 90-22.1. If 'Yes,' enter the name of the foreign country <u></u>			X

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the 'Yes' column, unless an exception applies.

	Yes	No
1 a During the year did the foundation (either directly or indirectly)		
(1) Engage in the sale or exchange, or leasing of property with a disqualified person?	☐ Yes	☒ No
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes	☒ No
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes	☒ No
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☐ Yes	☒ No
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	☐ Yes	☒ No
(6) Agree to pay money or property to a government official? (Exception. Check 'No' if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days)	☐ Yes	☒ No
b If any answer is 'Yes' to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see the instructions)? Organizations relying on a current notice regarding disaster assistance check here ☐	1 b	X
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2010?	1 c	X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))		
a At the end of tax year 2010, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2010? If 'Yes,' list the years <u>20__</u> , <u>20__</u> , <u>20__</u> , <u>20__</u>	☐ Yes	☒ No
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer 'No' and attach statement - see the instructions.)	2 b	N/A
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here <u>20__</u> , <u>20__</u> , <u>20__</u> , <u>20__</u>		
3 a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	☐ Yes	☒ No
b If 'Yes,' did it have excess business holdings in 2010 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2010)	3 b	N/A
4 a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4 a	X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2010?	4 b	X

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Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)**5a** During the year did the foundation pay or incur any amount to:

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?

☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?

☐ Yes ☒ No

(3) Provide a grant to an individual for travel, study, or other similar purposes?

☐ Yes ☒ No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see instructions)

☐ Yes ☒ No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?

☐ Yes ☒ No**b** If any answer is 'Yes' to 5a(1)-(5), did **any** of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?5b *N/A*

Organizations relying on a current notice regarding disaster assistance check here

☐**c** If the answer is 'Yes' to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?☐ Yes ☐ No

If 'Yes,' attach the statement required by Regulations section 53.4945-5(d)

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?☐ Yes ☒ No**b** Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?6b *X*

If 'Yes' to 6b, file Form 8870

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?☐ Yes ☒ No**b** If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?7b *N/A***Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors****1** List all officers, directors, trustees, foundation managers and their compensation (see instructions).

(a) Name and address	(b) Title and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
S&T Bank Trust Department 800 Philadelphia Street Indiana, PA 15701	Trustee	5.00	0.	0.
Todd D. Brice P.O. Box 190, Indiana, PA 15701	President	1.00	0.	0.
Edward C. Hauck P.O. Box 190, Indiana, PA 15701	Vice President	1.00	0.	0.
G. Robert Jorgenson P.O. Box 190, Indiana, PA 15701	Treasurer	1.00	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1— see instructions). If none, enter 'NONE.'

(a) Name and address of each employee paid more than \$50,000	(b) Title and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
None				
0				
0				
0				
0				

Total number of other employees paid over \$50,000

None

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)**3** Five highest-paid independent contractors for professional services (see instructions). If none, enter 'NONE.'

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
None		
Total number of others receiving over \$50,000 for professional services		None

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.

	Expenses
1 The main charitable activity of this foundation is to donate funds to other charities. In 2010 approximately 100 charities received donations totaling \$490,693.	490,693.
2	
3	
4	

Part IX-B Summary of Program-Related Investments (see instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3	

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Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

1 Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes.		
a Average monthly fair market value of securities	1a	0.
b Average of monthly cash balances	1b	107,884.
c Fair market value of all other assets (see instructions)	1c	0.
d Total (add lines 1a, b, and c)	1d	107,884.
e Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2 Acquisition indebtedness applicable to line 1 assets	2	
3 Subtract line 2 from line 1d	3	107,884.
4 Cash deemed held for charitable activities Enter 1-1/2% of line 3 (for greater amount, see instructions)	4	1,618.
5 Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	106,266.
6 Minimum investment return. Enter 5% of line 5	6	5,313.

Part XI Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here ☐ and do not complete this part.)

1 Minimum investment return from Part X, line 6		1	5,313.
2a Tax on investment income for 2010 from Part VI, line 5	2a	3.	
b Income tax for 2010 (This does not include the tax from Part VI)	2b		
c Add lines 2a and 2b	2c		3.
3 Distributable amount before adjustments Subtract line 2c from line 1	3		5,310.
4 Recoveries of amounts treated as qualifying distributions	4		
5 Add lines 3 and 4	5		5,310.
6 Deduction from distributable amount (see instructions)	6		
7 Distributable amount as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1	7		5,310.

Part XII Qualifying Distributions (see instructions)

1 Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes		
a Expenses, contributions, gifts, etc. — total from Part I, column (d), line 26	1a	490,693.
b Program-related investments — total from Part IX-B	1b	
2 Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3 Amounts set aside for specific charitable projects that satisfy the		
a Suitability test (prior IRS approval required)	3a	
b Cash distribution test (attach the required schedule)	3b	
4 Qualifying distributions Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	490,693.
5 Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b (see instructions)	5	3.
6 Adjusted qualifying distributions. Subtract line 5 from line 4	6	490,690.

Note. The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years

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Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2009	(c) 2009	(d) 2010
1 Distributable amount for 2010 from Part XI, line 7				5,310.
2 Undistributed income, if any, as of the end of 2010				
a Enter amount for 2009 only			0.	
b Total for prior years. 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2010				
a From 2005	490,334.			
b From 2006	519,026.			
c From 2007	535,373.			
d From 2008	573,831.			
e From 2009	448,011.			
f Total of lines 3a through e	2,566,575.			
4 Qualifying distributions for 2010 from Part XII, line 4: \$ 490,693.				
a Applied to 2009, but not more than line 2a			0.	
b Applied to undistributed income of prior years (Election required — see instructions)		0.		
c Treated as distributions out of corpus (Election required — see instructions)	0.			
d Applied to 2010 distributable amount				5,310.
e Remaining amount distributed out of corpus	485,383.			
5 Excess distributions carryover applied to 2010 (If an amount appears in column (d), the same amount must be shown in column (a))				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	3,051,958.			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed				
d Subtract line 6c from line 6b Taxable amount — see instructions		0.		
e Undistributed income for 2009 Subtract line 4a from line 2a Taxable amount — see instructions			0.	
f Undistributed income for 2010 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2011				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions)				
8 Excess distributions carryover from 2005 not applied on line 5 or line 7 (see instructions)	490,334.			
9 Excess distributions carryover to 2011. Subtract lines 7 and 8 from line 6a	2,561,624.			
10 Analysis of line 9				
a Excess from 2006	519,026.			
b Excess from 2007	535,373.			
c Excess from 2008	573,831.			
d Excess from 2009	448,011.			
e Excess from 2010	485,383.			

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9)

N/A

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2010, enter the date of the ruling ▶

b Check box to indicate whether the foundation is a private operating foundation described in section ☐ 4942(j)(3) or ☐ 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2010	(b) 2009	(c) 2008	(d) 2007	
2 a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a 'Assets' alternative test – enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b 'Endowment' alternative test – enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c 'Support' alternative test – enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the organization had \$5,000 or more in assets at any time during the year – see instructions.)**1 Information Regarding Foundation Managers:**

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000) (See section 507(d)(2))
None

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest
None

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here ☐ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc., (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

a The name, address, and telephone number of the person to whom applications should be addressed

Todd D. Brice, President

P.O. Box 190

Indiana, PA 15701 (724) 465-1443

b The form in which applications should be submitted and information and materials they should include

Written applications should contain the amount and purpose of funding.

c Any submission deadlines:

None

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors

Awards will be restricted to organizations within the marketing area of S&T Bank

Part XV Supplementary Information (continued)**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
<i>a Paid during the year</i> See Attached Statement Various PA 00000	None	Public	Donations	490,693.
Total			3a	490,693.
<i>b Approved for future payment</i>				
Total			3b	

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated

Enter gross amounts unless otherwise indicated	Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (see the instructions)
	(a) Business code	(b) Amount	(c) Exclu- sion code	(d) Amount	
1 Program service revenue.					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments			14	342.	
4 Dividends and interest from securities					
5 Net rental income or (loss) from real estate					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income			14	5.	
8 Gain or (loss) from sales of assets other than inventory					
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue					
a					
b					
c					
d					
e					
12 Subtotal. Add columns (b), (d), and (e)				347.	
13 Total. Add line 12, columns (b), (d), and (e)				13	347.

(See worksheet in line 13 instructions to verify calculations)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

[illegible]

Schedule B
(Form 990, 990-EZ,
or 990-PF)

Department of the Treasury
Internal Revenue Service

Schedule of Contributors

► **Attach to Form 990, 990-EZ, or 990-PF**

OMB No 1545-0047

2010

Name of the organization

S&T Bancorp Charitable Foundation

Employer identification number

25-1716950

Organization type (check one)

Filers of:

Form 990 or 990-EZ

Section:

- ☐ 501(c)(____) (enter number) organization
☐ 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
☐ 527 political organization

Form 990-PF

- ☒ 501(c)(3) exempt private foundation
☐ 4947(a)(1) nonexempt charitable trust treated as a private foundation
☐ 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**

Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

- ☒ For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, \$5,000 or more (in money or property) from any one contributor. (Complete Parts I and II.)

Special Rules

- ☐ For a section 501(c)(3) organization filing Form 990 or 990-EZ, that met the 33-1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), and received from any one contributor, during the year, a contribution of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- ☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ, that received from any one contributor, during the year, aggregate contributions of more than \$1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- ☐ For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ, that received from any one contributor, during the year, contributions for use *exclusively* for religious, charitable, etc., purposes, but these contributions did not aggregate to more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc., contributions of \$5,000 or more during the year. ► \$ _____

Caution: An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF) but it **must** answer 'No' on Part IV, line 2 of their Form 990, or check the box on line H of its Form 990-EZ, or on line 2 of its Form 990-PF, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

BAA For Paperwork Reduction Act Notice, see the Instructions for Form 990, 990-EZ, or 990-PF.

Schedule B (Form 990, 990-EZ, or 990-PF) (2010)

Name of organization

Employer identification number

S&T Bancorp Charitable Foundation

25-1716950

Part I Contributors (see instructions)

(a) Number	(b) Name, address, and ZIP + 4	(c) Aggregate contributions	(d) Type of contribution
1	S&T Bank 800 Philadelphia st Indiana PA 15701	\$ 500,000.	Person ☒ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
			Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
			Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
			Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
			Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
			Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
			Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
			Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)

Form 990-PF, Page 1, Part I

Line 16b - Accounting Fees

Name of Provider	Type of Service Provided	Amount Paid Per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Clay & Gascoine	Prep of form 990PF	780.	0.	0.	0.
Total		<u>780.</u>	<u>0.</u>	<u>0.</u>	<u>0.</u>

S&T Bancorp Charitable Foundation 25-1716950
2010 Form 990-PF Attachment
Part XV - 3a Contributions Paid During the Year

<u>Name and Address</u>	<u>Relationship</u>	<u>Foundation Status of Recipient</u>	<u>Purpose</u>	<u>Amount</u>
ABCD Corporation	None	Public	Capital Campaign	\$ 5,000.00
Alice Paul House Indiana, PA 15701	None	Public	General Fund Fundraiser	2,500.00 2,500.00
Allegheny County Bar Association Pittsburgh, PA	None	Public	General Fund	2,500.00
American Cancer Society Indiana, PA 15701	None	Public	Relay for Life Daffodil Days	1,000.00 500.00
American Heart Association Greensburg, PA	None	Public	Heart Ball	5,000.00
American Heart Association Indiana, PA 15701	None	Public	Heart Ball Heart Walk	7,500.00 1,000.00
Arts of the Allegheny Pittsburgh, PA	None	Public	Summer Concert	500.00
Big Brothers/Big Sisters of Pittsburgh Pittsburgh, PA	None	Public	Bowl for Kids Sake	1,000.00
Big Hearts Little Hands Indiana, PA 15701	None	Public	Bowl for Kids Sake	2,500.00
Black Lick Volunteer Fire Co Black Lick, PA 15714	None	Public	General Fund	1,000.00
Blair County Chamber Foundation Dubois, PA 15801	None	Public	General Fund	500.00
Boyd Community Center	None	Public	General Fund	1,000.00
Brockway American Legion Post Brockway, PA	None	Public	Veterans Point Park	500.00
Brockway Volunteer Hose Company Brockway, PA	None	Public	New Truck Fund Drive	2,000.00
Brookville Area United Fund Brookville, PA	None	Public	Annual Campaign	6,000.00
Brookville YMCA Brookville, PA	None	Public	General Fund	500.00
Buck Tail Council, Boy Scouts	None	Public	Golf Classic	1,500.00

S&T Bancorp Charitable Foundation 25-1716950
2010 Form 990-PF Attachment
Part XV - 3a Contributions Paid During the Year

<u>Name and Address</u>	<u>Relationship</u>	<u>Foundation Status of Recipient</u>	<u>Purpose</u>	<u>Amount</u>
Carson Scholars Fund Pittsburgh, PA	None	Public	Scholarship Scholarship Awards Banquet	20,000.00 1,440.00 1,000.00
Children's Hospital Pittsburgh, PA	None	Public	Building Fund	5,000.00
Clarion County Fair Clarion, PA	None	Public	General Fund	1,750.00
Clarion County YMCA Clarion, PA	None	Public	General Fund	1,000.00
Clarion Fire & Hose Clarion, PA	None	Public	Building Campaign	3,400.00
Clarion Forest VNA Clarion, PA	None	Public	Capital Campaign	1,000.00
Clarion Hospital Foundation Clarion, PA	None	Public	Scholarship Fund	1,000.00
Clarion-Redbank Valley Chamber Clarion, PA	None	Public	Golf Outing	1,500.00
Clarion University Foundation Clarion, PA	None	Public	Athletic Scholarship Capital Campaign	2,000.00 20,000.00
Community Design Center of Pittsburgh Pittsburgh, PA	None	Public	General Fund	1,000.00
Dayton Ag & Mechanical Association Dayton, PA	None	Public	Dayton Fair	1,500.00
DCCC Foundation	None	Public	Capital Campaign	10,000.00
Dubois Area United Way Dubois, PA 15801	None	Public	General Fund	12,000.00
Dubois Regional Medical Center Dubois, PA 15801	None	Public	Golf Classic	1,500.00
Dubois Volunteer Fire Department Dubois, PA	None	Public	Community Days	3,000.00

S&T Bancorp Charitable Foundation 25-1716950
2010 Form 990-PF Attachment
Part XV - 3a Contributions Paid During the Year

<u>Name and Address</u>	<u>Relationship</u>	<u>Foundation Status of Recipient</u>	<u>Purpose</u>	<u>Amount</u>
East Surburban YMCA Pittsburgh, PA 15235	None	Public	Capital Campaign	5,000.00
Economic Growth Connection of Westmoreland Greensburg, PA 15601	None	Public	General Fund	3,000.00
Family Guidance, Inc.	None	Public	General Fund	500.00
Free Medical Clinic	None	Public	General Fund	5,000.00
Friends of Blairsville Parks & Rec Foundation Blairsville, PA	None	Public	General Fund	1,000.00
Friends of Penn Trafford Area	None	Public	General Fund	1,000.00
Genre's Kids With Cancer Fund	None	Public	General Fund	1,000.00
Greater Pittsburgh Literary Council Pittsburgh, PA	None	Public	General Fund	1,000.00
Greensburg YMCA Greensburg, PA	None	Public	General Fund	500.00
Grove City College Grove City, PA	None	Public	Business Plan Competition	2,500 00
Habitat for Humanity of Indiana Co. Indiana, PA	None	Public	General Fund	1,000.00
Habitat for Humanity of Pittsburgh Pittsburgh, PA	None	Public	General Fund	500.00
Hillel Jewish University Center Pittsburgh, PA	None	Public	General Fund	5,000.00
Harrison City Fire Department Harrison City, PA	None	Public	Capital Campaign	1,000.00
ICCAP Indiana, PA 15701	None	Public	General Fund Food Drive Homeless Shelter	6,000 00 538.00 1,000.00
Indiana Arts Council Indiana, PA 15701	None	Public	Youth Arts	1,000.00
Indiana BPW Indiana, PA 15701	None	Public	Scholarship Program	500.00

S&T Bancorp Charitable Foundation 25-1716950
2010 Form 990-PF Attachment
Part XV - 3a Contributions Paid During the Year

<u>Name and Address</u>	<u>Relationship</u>	<u>Foundation Status of Recipient</u>	<u>Purpose</u>	<u>Amount</u>
Indiana Co American Red Cross Indiana, PA 15701	None	Public	Capital Campaign	12,500.00
Indiana County Chamber of Commerce Indiana, PA 15701	None	Public	PFEW Scholarship	525.00
Indiana Co. Fair Association Indiana, PA 15701	None	Public	General Fund	3,000.00
Indiana Fire Association Indiana, PA 15701	None	Public	General Fund	500.00
Indiana County Head Start Indiana, PA 15701	None	Public	Golf Outing	500.00
Indiana Co Humane Society Indiana, PA 15701	None	Public	Cause for PAWS New Shelter	1,000.00 3,000.00
Indiana Co. YMCA Indiana, PA	None	Public	Golf Classic	1,000.00
Indiana Free Library Indiana, PA 15701	None	Public	General Fund	1,000.00
Indiana Healthcare Foundation Indiana, PA 15701	None	Public	Cancer Awareness Golf Outing	1,500.00 900.00
Indiana Hospital Auxiliary Indiana, PA 15701	None	Public	Charity Ball	500.00
Ingold Family Foundation	None	Public	Golf Outing	250.00
IUP Foundation Indiana, PA	None	Public	Golf Classic Athletic Scholarship Capital Campaign Golf Outing Athletics Center for Family Business Scholarship Fund	4,572.00 5,000.00 100,000.00 610.00 4,000.00 1,000.00 1,000.00
James M Stewart Museum Foundation Indiana, PA 15701	None	Public	General Fund	1,000.00
Jefferson County Fair Association Brookville, PA 15825	None	Public	General Fund	1,500.00

S&T Bancorp Charitable Foundation 25-1716950
2010 Form 990-PF Attachment
Part XV - 3a Contributions Paid During the Year

<u>Name and Address</u>	<u>Relationship</u>	<u>Foundation Status of Recipient</u>	<u>Purpose</u>	<u>Amount</u>
Jewish Community Center of Pittsburgh Pittsburgh, PA	None	Public	General Fund	3,000.00
JS Mack Foundation Indiana, PA 15701	None	Public	Pool Restoration	20,000.00
Junior Achievement Indiana, PA 15701	None	Public	General Fund	750.00
Kinport Assembly of God	None	Public	Back to School Clothes Giveaway	500.00
Kiwanis Club of Murrysville Murrysville, PA	None	Public	Summer Playground Program	1,500.00
Latrobe Area Hospital Latrobe, PA	None	Public	Capital Campaign	20,000.00
Leukemia & Lymphoma Society Pittsburgh, PA	None	Public	Golf Hole Sponsor	100.00
Life Steps Indiana, PA 15701	None	Public	Golf Classic	250.00
Life's Work of Western PA	None	Public	General Fund	500.00
Ligonier Valley YMCA Ligonier, PA	None	Public	General Fund	500.00
Love Basket Foundation Indiana, PA 15701	None	Public	General Fund	500.00
Meals on Wheels Indiana, PA 15701	None	Public	Golf Outing	450.00
Mengle Memorial Library	None	Public	Capital Campaign	2,000.00
Miracle League	None	Public	Team Sponsor	2,500.00
Monroeville Public Library Monroeville, PA	None	Public	General Fund	1,000.00
Nason Hospital	None	Public	Capital Campaign	5,000.00
National Kidney Foundation	None	Public	General Fund	1,500.00

S&T Bancorp Charitable Foundation 25-1716950
2010 Form 990-PF Attachment
Part XV - 3a Contributions Paid During the Year

<u>Name and Address</u>	<u>Relationship</u>	<u>Foundation Status of Recipient</u>	<u>Purpose</u>	<u>Amount</u>
National MS Society	None	Public	MS Walk	500.00
Passavant Memorial Homes Foundation Pittsburgh, PA	None	Public	General Fund	1,500.00
Penn Hills YMCA Pittsburgh, PA	None	Public	General Fund	1,000.00
Penn State Altoona Campus Altoona, PA	None	Public	Capital Campaign	1,000.00
Penns Woods Council Boy Scouts of America Seward, PA 15954	None	Public	Distinguished Citizens Luncheon	5,000.00
Plum Borough Community Library Plum, PA	None	Public	General Fund	1,000.00
Plum Emergency Medical Services Plum, PA	None	Public	General Fund	500.00
Plum Senior Center Plum, PA	None	Public	Open House	1,000.00
PRHS Charity Classic	None	Public	Golf Classic	258.00
Punxsutawney Area Hospital Punxsutawney, PA 15767	None	Public	Golf Outing	5,000.00
Redstone Highlands	None	Public	General Fund	500.00
Reynoldsville Area Ambulance Service Reynoldsville, PA	None	Public	Building Campaign	2,000.00
RMC Memorial Foundation	None	Public	Golf Classic	500.00
Salvation Army Greensburg, PA	None	Public	Red Kettle Campaign	1,200.00
Seton LaSalle	None	Public	Dinner Auction	1,500.00
Shriners Hospital for Children	None	Public	General Fund	2,500.00
Smart Growth Partnership of Westmorland Co.	None	Public	Awards Dinner	500.00
Sons of Union Veterans of Civil War	None	Public	General Fund	500.00

S&T Bancorp Charitable Foundation 25-1716950
2010 Form 990-PF Attachment
Part XV - 3a Contributions Paid During the Year

<u>Name and Address</u>	<u>Relationship</u>	<u>Foundation Status of Recipient</u>	<u>Purpose</u>	<u>Amount</u>
St. Barnabas Health System	None	Public	General Fund	500.00
St. Clair Hospital Foundation	None	Public	Golf Classic	500.00
St. Francis University	None	Public	Small Business Development Ctr.	500.00
St. John the Baptist School	None	Public	Golf Outing	1,200.00
The Bus Stops Here Foundation Pittsburgh, PA	None	Public	General Fund	20,000.00
The Friendship Circle	None	Public	General Fund	2,500.00
The Irwin Project Irwin, PA	None	Public	Capital Campaign	10,000.00
The Pace School	None	Public	General Fund	500.00
United Way of Clarion County Clarion, PA	None	Public	General Fund	3,000.00
United Way of Indiana County Indiana, PA	None	Public	General Fund	33,000.00
United Way of Westmoreland County Greensburg, PA	None	Public	Impact Fund	5,000.00
Unity Volunteer Fire Department	None	Public	General Fund	500.00
University of Pittsburgh Cancer Institute Pittsburgh, PA	None	Public	Breast Cancer Fund	500.00
Valley Points YMCA	None	Public	General Fund	1,000.00
VNA Hospice Indiana, PA 15701	None	Public	General Fund	500.00
Westmoreland Arts & Heritage Festival Greensburg, PA 15601	None	Public	General Fund	1,000.00
Westmoreland County Community College Greensburg, PA 15601	None	Public	Golf Classic General Fund	1,000.00 1,000.00
Westmoreland Cultral Trust Greensburg, PA 15601	None	Public	General Fund	5,000.00

S&T Bancorp Charitable Foundation 25-1716950
2010 Form 990-PF Attachment
Part XV - 3a Contributions Paid During the Year

<u>Name and Address</u>	<u>Relationship</u>	<u>Foundation Status of Recipient</u>	<u>Purpose</u>	<u>Amount</u>
Westmoreland Symphony Orchestra Greensburg, PA	None	Public	Concert Series	2,500.00
Woodlands Foundation	None	Public	Golf Sponsor	500.00
			Total	<u>\$ 490,693.00</u>