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Form **990-PF**Department of the Treasury
Internal Revenue Service**Return of Private Foundation
or Section 4947(a)(1) Nonexempt Charitable Trust
Treated as a Private Foundation**

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

OMB No 1545-0052

2012

Open to Public Inspection

For calendar year 2012 or tax year beginning

, and ending

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 DEPT, PO BOX 220		B Telephone number (see instructions) 724-465-1443
City or town, state, and ZIP code INDIANA PA 15701		C If exemption application is pending, check here ☐
Check all that apply: ☐ Initial return ☐ Initial return of a former public charity ☐ Final return ☐ Amended return ☐ Address change ☐ Name change		D 1. Foreign organizations, check here ☐ 2. Foreign organizations meeting the 85% test, check here and attach computation ☐
Check type of organization ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here ☐
Fair market value of all assets at end of year (from Part II, col (c), line 16) \$ 125,901 J Accounting method ☒ Cash ☐ Accrual ☐ Other (specify)		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ☐

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 instructions))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)	
Revenue	1 Contributions, gifts, grants, etc., received (attach schedule)	500,550				
	2 Check ☐ if the foundation is not required to attach Sch B					
	3 Interest on savings and temporary cash investments	233	233			
	4 Dividends and interest from securities					
	5a Gross rents					
	b Net rental income or (loss)					
	6a Net gain or (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)		0			
	8 Net short-term capital gain			0		
	9 Income modifications					
	10a Gross sales less returns and allowances					
b Less Cost of goods sold						
c Gross profit or (loss) (attach schedule)						
11 Other income (attach schedule)						
12 Total. Add lines 1 through 11		500,783	233	0		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0				
	14 Other employee salaries and wages					
	15 Pension plans, employee benefits					
	16a Legal fees (attach schedule)					
	b Accounting fees (attach schedule) STMT 1	780				
	c Other professional fees (attach schedule)					
	17 Interest					
	18 Taxes (attach schedule) (see instructions) STMT 2	3				
	19 Depreciation (attach schedule) and depletion					
	20 Occupancy					
	21 Travel, conferences, and meetings					
	22 Printing and publications					
	23 Other expenses (att sch)					
	24 Total operating and administrative expenses. Add lines 13 through 23		783	0	0	0
	25 Contributions, gifts, grants paid		447,252			447,252
	26 Total expenses and disbursements. Add lines 24 and 25		448,035	0	0	447,252
27 Subtract line 26 from line 12						
a Excess of revenue over expenses and disbursements		52,748				
b Net investment income (if negative, enter -0-)			233			
c Adjusted net income (if negative, enter -0-)				0		

For Paperwork Reduction Act Notice, see instructions.

Form **990-PF** (2012)

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Part II Balance Sheets		Beginning of year	End of year	
			(a) Book Value	(b) Book Value
Assets	1 Cash – non-interest-bearing			
	2 Savings and temporary cash investments	73,153	125,901	125,901
	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 instructions)			
	7 Other notes and loans receivable (att. schedule) ▶ Less: allowance for doubtful accounts ▶	0		
	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 ▶ Less: accumulated depreciation (attach sch) ▶			
	12 Investments – mortgage loans			
	13 Investments – other (attach schedule)			
	14 Land, buildings, and equipment basis ▶ Less: accumulated depreciation (attach sch) ▶			
	15 Other assets (describe ▶)			
	16 Total assets (to be completed by all filers – see the instructions Also, see page 1, item I)	73,153	125,901	125,901
Liabilities	17 Accounts payable and accrued expenses			
	18 Grants payable			
	19 Deferred revenue			
	20 Loans from officers, directors, trustees, and other disqualified persons			
	21 Mortgages and other notes payable (attach schedule)			
	22 Other liabilities (describe ▶)			
	23 Total liabilities (add lines 17 through 22)	0	0	
Net Assets or Fund Balances	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	73,153	125,901	
	28 Paid-in or capital surplus, or land, bldg, and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
	30 Total net assets or fund balances (see instructions)	73,153	125,901	
	31 Total liabilities and net assets/fund balances (see instructions)	73,153	125,901	

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	73,153
2 Enter amount from Part I, line 27a	2	52,748
3 Other increases not included in line 2 (itemize) ▶	3	
4 Add lines 1, 2, and 3	4	125,901
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	125,901

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 shs MLC Co.)		(b) How acquired P – Purchase D – Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a N/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

(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
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 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 (col. (b) divided by col. (c))
2011	413,651	91,340	4.528695
2010	490,690	106,266	4.617563
2009	455,017	140,440	3.239939
2008	587,915	284,245	2.068339
2007	553,857	375,365	1.475516

2 Total of line 1, column (d)	2	15.930052
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	3.186010
4 Enter the net value of noncharitable-use assets for 2012 from Part X, line 5	4	98,034
5 Multiply line 4 by line 3	5	312,337
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	2
7 Add lines 5 and 6	7	312,339
8 Enter qualifying distributions from Part XII, line 4 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.	8	447,252

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

1a	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 instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here ☒ and enter 1% of Part I, line 27b	1	2
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (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	2
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	2
6	Credits/Payments		
a	2012 estimated tax payments and 2011 overpayment credited to 2012	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	2
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	
11	Enter the amount of line 10 to be Credited to 2013 estimated tax ☐ Refunded ☐	11	

Part VII-A Statements Regarding Activities

	Yes	No
1a 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?		☒
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for the definition)? 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		☒
c Did the foundation file Form 1120-POL for this year?	N/A	
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? If "Yes," attach a detailed description of the activities		☒
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? If "Yes," attach a conformed copy of the changes		☒
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?	N/A	☒
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? If "Yes," attach the statement required by General Instruction T		☒
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?	☒	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col (c), and Part XV	☒	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ☐ PA		
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 General Instruction G? If "No," attach explanation	☒	
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 2012 or the taxable year beginning in 2012 (see instructions for Part XIV)? If "Yes," complete Part XIV		☒
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses		☒

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 make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► N/A	13	X	
14	The books are in care of ► S&T BANK TRUST DEPARTMENT 800 PHILADELPHIA ST Located at ► INDIANA PA ZIP+4 ► 15701	Telephone no. ► 724-465-1441		
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	15		► ☐
16	At any time during calendar year 2012, 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? See the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country ►	16	Yes No	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
1a	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 instructions)? Organizations relying on a current notice regarding disaster assistance check here	N/A ► ☐	
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 2012?	1c	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 2012, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2012? If "Yes," list the years ► 20 , 20 , 20 , 20	☐ 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 instructions.)	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 ► 20 , 20 , 20 , 20	2b	
3a	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 2012 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 2012.)	N/A	
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	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 2012?	4b	X

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)? ☐ Yes ☒ No **5b**

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 **7b**

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? ☐ Yes ☒ No **6b**

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? ☐ Yes ☒ No

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 ST INDIANA PA 15701	TRUSTEE 5.00	0	0	0
TODD D BRICE PO BOX 190 INDIANA PA 15701	PRESIDENT 1.00	0	0	0
EDWARD C HAUCK PO BOX 190 INDIANA PA 15701	VICE PRESIDE 1.00	0	0	0
G ROBERT JORGENSEN PO BOX 190 INDIANA PA 15701	TREASURER 1.00	0	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				

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

0

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

**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 2012 APPROXIMATLEY 120 CHARITIES RECEIVED DONATIONS TOTALING \$447,252	447,252
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 N/A	
2	
All other program-related investments See instructions	
3	
Total. Add lines 1 through 3	

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	99,527
c	Fair market value of all other assets (see instructions)	1c	0
d	Total (add lines 1a, b, and c)	1d	99,527
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0
2	Acquisition indebtedness applicable to line 1 assets	2	0
3	Subtract line 2 from line 1d	3	99,527
4	Cash deemed held for charitable activities. Enter 1½% of line 3 (for greater amount, see instructions)	4	1,493
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	98,034
6	Minimum investment return. Enter 5% of line 5	6	4,902

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	4,902
2a	Tax on investment income for 2012 from Part VI, line 5	2a	2
b	Income tax for 2012. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	2
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	4,900
4	Recoveries of amounts treated as qualifying distributions	4	
5	Add lines 3 and 4	5	4,900
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	4,900

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	447,252
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	447,252
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	2
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	447,250

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.

Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2011	(c) 2011	(d) 2012
1 Distributable amount for 2012 from Part XI, line 7				4,900
2 Undistributed income, if any, as of the end of 2012:				
a Enter amount for 2011 only				
b Total for prior years: 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2012				
a From 2007	535,373			
b From 2008	573,831			
c From 2009	448,011			
d From 2010	485,383			
e From 2011	409,090			
f Total of lines 3a through e	2,451,688			
4 Qualifying distributions for 2012 from Part XII, line 4: ► \$ 447,252				
a Applied to 2011, but not more than line 2a				
b Applied to undistributed income of prior years (Election required – see instructions)				
c Treated as distributions out of corpus (Election required – see instructions)				
d Applied to 2012 distributable amount				4,900
e Remaining amount distributed out of corpus	442,352			
5 Excess distributions carryover applied to 2012 (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	2,894,040			
b Prior years' undistributed income Subtract line 4b from line 2b				
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				
e Undistributed income for 2011 Subtract line 4a from line 2a Taxable amount – see instructions				
f Undistributed income for 2012 Subtract lines 4d and 5 from line 1. This amount must be distributed in 2013				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 2007 not applied on line 5 or line 7 (see instructions)	535,373			
9 Excess distributions carryover to 2013. Subtract lines 7 and 8 from line 6a	2,358,667			
10 Analysis of line 9				
a Excess from 2008	573,831			
b Excess from 2009	448,011			
c Excess from 2010	485,383			
d Excess from 2011	409,090			
e Excess from 2012	442,352			

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

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2012, 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) 2012	(b) 2011	(c) 2010	(d) 2009	
2a 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 foundation 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))
N/A

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
N/A

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 or e-mail of the person to whom applications should be addressed:
TODD D BRICE, PRESIDENT 724-465-1443
PO BOX 190 INDIANA PA 15701

b The form in which applications should be submitted and information and materials they should include
SEE STATEMENT 3

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.
SEE STATEMENT 4

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
a Paid during the year SEE ATTACHED STATEMENT INDIANA PA 15701	NONE	PUBLIC	DONATIONS	447,252
Total			▶ 3a	447,252
b Approved for future payment N/A				
Total			▶ 3b	

Schedule of Contributors

OMB No 1545-0047

2012

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

Name of the organization

Employer identification number

S&T BANCORP CHARITABLE FOUNDATION

25-1716950

Organization type (check one)

Filers of:

Section:

Form 990 or 990-EZ

☐ 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 33¹/₃ % 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, total 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 total 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 its Form 990, or check the box on line H of its Form 990-EZ or on Part I, 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).

Name of organization S&T BANCORP CHARITABLE FOUNDATION	Employer identification number 25-1716950
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Part I Contributors (see instructions). Use duplicate copies of Part I if additional space is needed.

(a) No.	(b) Name, address, and ZIP + 4	(c) Total 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)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution .)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)
(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
		\$	Person ☐ Payroll ☐ Noncash ☐ (Complete Part II if there is a noncash contribution)

Federal Statements

Statement 1 - Form 990-PF, Part I, Line 16b - Accounting Fees

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
PREP OF 990PF FORM	\$ 780	\$	\$	\$
TOTAL	\$ 780	\$ 0	\$ 0	\$ 0

Statement 2 - Form 990-PF, Part I, Line 18 - Taxes

Description	Total	Net Investment	Adjusted Net	Charitable Purpose
EXCISE TAX PER IRC SEC 4940	\$ 3	\$	\$	\$
TOTAL	\$ 3	\$ 0	\$ 0	\$ 0

Statement 3 - Form 990-PF, Part XV, Line 2b - Application Format and Required ContentsDescription

WRITTEN APPLICATIONS SHOULD CONTAIN THE AMOUNT AND PURPOSE
OF FUNDING.

Form 990-PF, Part XV, Line 2c - Submission DeadlinesDescription

NONE

Statement 4 - Form 990-PF, Part XV, Line 2d - Award Restrictions or LimitationsDescription

AWARDS WILL BE RESTRICTED TO ORGANIZATIONS WITHIN THE
MARKETING AREA OF S&T BANK

S&T Bancorp Charitable Foundation 25-1716950
2012 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>
Alice Paul House Indiana, PA	None	Public	Fundraiser Women Supporting Women	\$ 2,500.00 2,500.00
Allegheny County Bar Association Pittsburgh, PA	None	Public	Golf Outing	2,500.00
American Cancer Society Punxsutawney, PA	None	Public	Relay for Life	500.00
American Cancer Society Indiana, PA	None	Public	Daffodil Days Daffodil Days Relay for Life	500.00 500.00 500.00
American Heart Association Greensburg, PA	None	Public	Go Red for Women	15,000.00
American Heart Association Indiana, PA	None	Public	Heart Walk Heart Walk	1,000.00 1,000.00
American Red Cross	None	Public	Acts of Courage Campaign General Fund	1,000.00 2,500.00
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
Black Lick Volunteer Fire Co. Black Lick, PA	None	Public	Summerfest	500.00
Brockway Area Old Fashioned 4th of July Brockway, PA	None	Public	General Fund	1,000.00
Brookville Area United Fund Brookville, PA	None	Public	Annual Campaign	6,000.00
Brookville YMCA Brookville, PA	None	Public	General Fund	500.00
Burrell Township Library	None	Public	General Fund	500.00
Catalyst Connection	None	Public	General Fund	5,000.00

S&T Bancorp Charitable Foundation 25-1716950
2012 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>
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	3,300.00
Clarion Forest VNA Clarion, PA	None	Public	Capital Campaign	1,000.00
Clarion University Foundation Clarion, PA	None	Public	Capital Campaign	20,000.00
Clearfield-Jefferson Suicide Prevention Team	None	Public	General Fund	500.00
Community Foundation of Westmoreland Co Greensburg, PA	None	Public	General Fund	1,500.00
Dayton Fair Dayton, PA	None	Public	Dayton Fair	1,500.00
DCCC Foundation	None	Public	Capital Campaign	10,000.00
Delmont Public Library Delmont, PA	None	Public	Bridges Campaign	2,100.00
Design Center	None	Public	General Fund	10,000.00
Dubois Area United Way Dubois, PA	None	Public	Annual Campaign	12,000.00
Dubois Educational Foundation Dubois, PA	None	Public	General Fund	500.00
Dubois Volunteer Fire Department Dubois, PA	None	Public	Community Days	3,000.00
East Suburban YMCA Pittsburgh, PA	None	Public	Capital Campaign	5,000.00

S&T Bancorp Charitable Foundation 25-1716950
2012 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>
Economic Growth Connection of Westmoreland Greensburg, PA	None	Public	General Fund General Fund General Fund	500.00 1,500.00 1,000.00
Evergreen Boys-Girls Club	None	Public	Mardi Gras Sponsor	500.00
Foundation for IUP Indiana, PA	None	Public	Football Scholarships Golf Program Eberly College of Business Athletic Scholarship	10,000 00 1,000.00 10,000 00 5,000.00
Four Footed Friends	None	Public	General Fund	500.00
Free Medical Clinic	None	Public	General Fund	2,500.00
Graystone Presbyterian Church Indiana, PA	None	Public	General Fund	500.00
Greensburg YMCA Greensburg, PA	None	Public	Y Sponsor	1,000.00
Grove City College Grove City, PA	None	Public	Business Competition Scholarship	2,500.00 5,000.00
Grow Pittsburgh Pittsburg, PA	None	Public	General Fund	1,000.00
Habitat for Humanity of Indiana Co Indiana, PA	None	Public	Triathlon	500.00
Harrison City Fire Department Harrison City, PA	None	Public	Capital Campaign	1,000 00
Hillel JUC	None	Public	General Fund	2,500.00
Historic Brookville, Inc. Brookville, PA	None	Public	Capital Campaign	10,000.00
Indiana BPW Indiana, PA	None	Public	Scholarship Program	500.00
Indiana Co. Dept. of Human Services Indiana, PA	None	Public	General Fund	500.00

S&T Bancorp Charitable Foundation 25-1716950
2012 Form 990-PF Attachment
Part XV - 3a Contributions Paid During the Year

Name and Address	Relationship	Foundation Status of Recipient	Purpose	Amount
Indiana Co. Fair Association Indiana, PA	None	Public	General Fund	3,000.00
Indiana County Head Start Indiana, PA	None	Public	General Fund	500.00
Indiana Co. Humane Society Indiana, PA	None	Public	Building Campaign Cause for Paws	8,333.00 1,000.00
Indiana Free Library Indiana, PA	None	Public	General Fund	1,000.00
Indiana Healthcare Foundation Indiana, PA	None	Public	Love of Life Campaign Golf Outing Golf Outing	2,500.00 1,000.00 300.00
Jefferson Area Lutheran Social Ministry Punxsutawney, PA	None	Public	Low Income Housing Project	1,000.00
Jefferson County Fair Brookville, PA	None	Public	General Fund	1,500.00
Jewish Federation of Pittsburgh Pittsburgh, PA	None	Public	Capital Campaign	2,500.00
Johnstown Symphony Orchestra Johnstown, PA	None	Public	General Fund	500.00
J.S. Mack Foundation Indiana, PA	None	Public	Capital Campaign	5,000.00
Kinport Assembly of God	None	Public	Back to School Clothes Giveaway	500.00
Kiski Area Education Foundation Apollo, PA	None	Public	General Fund	2,000.00
Ladies Hospital Aid Society	None	Public	General Fund	500.00
Latrobe Area Chamber of Commerce Latrobe, PA	None	Public	Annual Dinner	1,200.00
Laurel Highlands Council, Boy Scouts	None	Public	William Penn Luncheon	689.00

S&T Bancorp Charitable Foundation 25-1716950
2012 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>
Life's Work of Western PA	None	Public	General Fund	500.00
Ligonier Valley YMCA Ligonier, PA	None	Public	General Fund	600.00
Lutheran Senior Life Foundation	None	Public	Ageless Gala	2,500.00
Meals on Wheels Indiana, PA	None	Public	General Fund	450.00
Monroeville Public Library Monroeville, PA	None	Public	General Fund	1,000.00
Mount Aloysius College	None	Public	Golf Outing	1,000.00
MS Society	None	Public	MS Walk	500.00
Municipality of Murrysville Murrysville, PA	None	Public	Playground Program	1,500.00
Murrysville Community Library Murrysville, PA	None	Public	General Fund	5,000.00
Our Lady of Lorretto Community Hall	None	Public	May Days	500.00
PA EMS Foundation	None	Public	General Fund	500.00
Passavant Memorial Homes Foundation Pittsburgh, PA	None	Public	Golf Outing	1,500.00
PA Youth Baseball	None	Public	General Fund	500.00
Penn Hills Volunteer Fire Department Pittsburgh, PA	None	Public	Shirt Sponsor	1,002.00
Penn Hills YMCA Pittsburgh, PA	None	Public	General Fund	1,000.00
Penn-Trafford Area Recreation Commission	None	Public	General Fund	1,000.00
Penn-Trafford Scholarship Foundation Harrison City, PA	None	Public	Golf Outing	1,000.00
Pittsburgh Carson Scholars Fund Pittsburgh, PA	None	Public	Spring Awards Banquet Scholars Fund	1,000.00 20,000.00

S&T Bancorp Charitable Foundation 25-1716950
2012 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>
PRHS Charity Classic	None	Public	Golf Classic	658.00
Punxsutawney Area Hospital Punxsutawney, PA	None	Public	Golf Outing	5,000.00
Punxsutawney Groundhog Club Punxsutawney, PA	None	Public	General Fund	1,000.00
Punxsutawney VFW Punxsutawney, PA	None	Public	Capital Campaign	2,500.00
Queen of Angels Catholic School	None	Public	General Fund	500.00
RBA Foundation	None	Public	General Fund	1,500.00
Redbank Valley Chamber of Commerce New Bethlehem, PA	None	Public	Golf Outing Peanut Butter Festival	500.00 1,000.00
Redstone Highlands Senior Care	None	Public	Spirit of Giving Gala Spirit of Giving Gala	750.00 1,000.00
Reynoldsville Area Ambulance Service Reynoldsville, PA	None	Public	Building Campaign	2,000.00
Ronald McDonald House Charity Pittsburgh, PA	None	Public	Red Shoe Ball	1,000.00
Rotary Club of Monroeville Monroeville, PA	None	Public	General Fund	2,500.00
Saltsburg Area Historical Society Saltsburg, PA	None	Public	Capital Campaign	25,000.00
Salvation Army Indiana, PA	None	Public	Kettle Sponsorship	1,200.00
Shadyside Chamber of Commerce Pittsburgh, PA	None	Public	Walk on Walnut	1,500.00
Squirrel Hill Urban Coalition Pittsburgh, PA	None	Public	General Fund	1,000.00
St. Francis University Loretto, PA	None	Public	Small Business Development Ctr.	500.00

S&T Bancorp Charitable Foundation 25-1716950
2012 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. Margaret Foundation	None	Public	Capital Campaign	12,500.00
Susan G. Komen Foundation	None	Public	General Fund	250.00
The Arcadia Theater	None	Public	General Fund	750.00
The Bus Stops Here Foundation Pittsburgh, PA	None	Public	General Fund	5,000.00
The Center for Family Life, Inc. Indiana, PA	None	Public	Children's Advocacy Center	5,000.00
The Children's Home of Pittsburgh Pittsburgh, PA	None	Public	General Fund	500.00
The Friendship Circle	None	Public	General Fund	2,500.00
The James M. Stewart Museum Foundation Indiana, PA	None	Public	General Fund	500.00
The Kiski School Saltsburg, PA	None	Public	Technology Project	17,500.00
The Open Door Indiana, PA	None	Public	General Fund	500.00
Trafford Public Library	None	Public	General Fund	500.00
Trinity Christian School	None	Public	Work-a-thon	500.00
Troops First Foundation	None	Public	General Fund	10,000.00
UCP	None	Public	Golf Outing	900.00
United Mitochondrial Disease	None	Public	Life Walk	1,000.00
United Way of Indiana County Indiana, PA	None	Public	Annual Campaign	36,000.00
Valley Point Family YMCA	None	Public	Totally Sports Event	2,000.00
Variety The Children's Charity	None	Public	General Fund	1,000.00
Veteran's Leadership Program	None	Public	General Fund	500.00
			General Fund	500.00

S&T Bancorp Charitable Foundation 25-1716950
2012 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>
WCCC Education Foundation Greensburg, PA	None	Public	Golf Classic	2,500.00
Westmoreland Cultural Trust Greensburg, PA	None	Public	General Fund Capital Campaign	5,000.00 20,000.00
Westmoreland Symphony Orchestra Greensburg, PA	None	Public	Home for the Holidays	2,000.00
Windber Healthcare Foundation	None	Public	General Fund	3,000.00
Woodland Avenue United Methodist Church	None	Public	Food Pantry	2,500.00
Woodlands Foundation	None	Public	Golf Sponsor	1,520.00
WyoTech Scholarship Foundation Blairsville, PA	None	Public	Scholarships	500.00
YMCA of Indiana County Indiana, PA	None	Public	General Fund	<u>8,500.00</u>
			Total	<u>\$ 447,252.00</u>