

RealRate Inc., 2040 Martin Ave., Santa Clara, CA 95050



RealRate

July 15, 2026

To the CEO
S T Bancorp INC
800 PHILADELPHIA STREET
PO BOX 190
INDIANA, PA 15701
USA

S T Bancorp INC TOP Rated in the US State Banks Ranking

Dear Sir or Madam,

at RealRate we have just published the 2026 US State Banks ranking. I am happy to inform you that S T Bancorp INC has been TOP Rated at rank 13 out of 87.

Overall, 87 US companies were analyzed with respect to their financial strength. The complete rating is published at <https://www.realrate.ai/rankings>. Your individual rating report, showing your strengths compared to your competitors is attached.



S&T Bancorp Inc.

RealRate is an international rating agency based in Santa Clara and Berlin. We use artificial intelligence to create fair and explainable company ratings. Customers highly appreciate the RealRate rating seal: only the strongest companies are able to offer highly attractive and innovative products with top customer services. Billion dollar companies rely on our rating and build trust with their customers.

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Please feel free to book a short video call with me: <https://calendly.com/holger-bartel>

Sincerely,

Dr. Holger Bartel, CEO