

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

2015 JUN 15 A 10:16

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844 (c)(1)(A)); Section 8(a) of the International Banking Act (12 U.S.C. § 3106(a)); Sections 11(a)(1), 25 and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); Section 211.13(c) of Regulation K (12 C.F.R. § 211.13(c)); and Section 225.5(b) of Regulation Y (12 C.F.R. § 225.5(b)) and section 10(c)(2)(H) of the Home Owners' Loan Act. Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

DECEMBER 31, 2014

Month / Day / Year

N/A

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

I, LAWRENCE J KIEFER, PARTNER

Name of the Holding Company Director and Official

Reporter's Name, Street, and Mailing Address

LAWRENCE KEISTER & CO

Legal Title of Holding Company

150 PITTSBURGH STREET

(Mailing Address of the Holding Company) Street / P.O. Box

SCOTTDALE, PA

PA

15683

City

State

Zip Code

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Physical Location (if different from mailing address)

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Person to whom questions about this report should be directed:

LAWRENCE J KIEFER

PARTNER

Name

Title

724-628-3200

Area Code / Phone Number / Extension

724-628-9547

Area Code / FAX Number

lkiefer@sbtbank.com

E-mail Address

Signature of Holding Company Director and Official

3/26/2015

Date of Signature

Address (URL) for the Holding Company's web page

For holding companies not registered with the SEC—

Indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

For Federal Reserve Bank Use Only

RSSD ID 1069273

C.I. _____

Does the reporter request confidential treatment for any portion of this submission?

Yes Please identify the report items to which this request applies:

In accordance with the instructions on pages GEN-2 and 3, a letter justifying the request is being provided.

The information for which confidential treatment is sought is being submitted separately labeled "Confidential."

No

LAWRENCE KEISTER & CO
REPORT ITEMS
December 31, 2013

1 SCHEDULES ATTACHED

2 Lawrence Keister & Co. owns 25801 shares or 50.87% of the outstanding stock of the
Scottsdale Bank & Trust Co. located in Scottsdale, PA

2A. SCHEDULES ATTACHED

2B. SCHEDULES ATTACHED

3A. Shareholders

Partners	% Owned	Occupation
Marilyn K. Andras, Acme, PA, USA US Citizen	13.8141	Banker
Karen L. Kiefer, Scottsdale, PA, USA, US Citizen	15.9292	Attorney
Donald F. Kiefer, Scottsdale, PA, USA, US Citizen	17.2092	Banker
Lawrence J Kiefer, Smithfield, PA, USA, US Citizen	15.9292	Banker
Bruce A Kiefer, Palmyra, PA, USA, US Citizen	15.9292	Chemist
Kimberly K Best, Edgewater, MD, USA, US Citizen	15.9292	Admin Assistant

3B. N/A

4 Insiders:


Partners	% Owned	Occupation
Marilyn K. Andras, Acme, PA, USA US Citizen	13.8141	Banker
Karen L. Kiefer, Scottsdale, PA, USA, US Citizen	15.9292	Attorney
Donald F. Kiefer, Scottsdale, PA, USA, US Citizen	17.2092	Banker
Lawrence J Kiefer, Smithfield, PA, USA, US Citizen	15.9292	Banker
Bruce A Kiefer, Palmyra, PA, USA, US Citizen	15.9292	Chemist
Kimberly K Best, Edgewater, MD, USA, US Citizen	15.9292	Admin Assistant

There are no title or positions in the holding company all the above are
general partners

Changes in investment activities

The Lawrence Keister & Co. confirms that all changes in investment
required to be filed on the FR Y-6A. Bank Holding company report of
changes in investment or activities, have been reported to the Federal Reserve.

Confirmation



Signature and Title

Lawrence Keister & Co.
Annual report of Bank Holding Co. - FRY 6
As of December 31, 2014

Item 1A: Organization Chart

Lawrence Keister & Co.
(One bank Holding Co.)
150 Pittsburgh St
Scottdale PA 15683
Not a corporation; not incorporated in any state

Scottdale Bank & Trust Co.
(Subsidiary Bank)
150 Pittsburgh St
Scottdale PA 15683
Incorporated in Pennsylvania

Results: A list of branches for your depository institution: SCOTSDALE BANK & TRUST CO. THE (ID_RSSD: 189820).
 This depository institution is held by LAWRENCE KEISER (N.C. 01:63724) of SCOTSDALE, PA.
 The data are as of 12/31/2014. Data reflects information that was received and processed through 01/07/2015.

Reconciliation and Verification Steps

1. In the **Data Action** column of each branch row, enter one or more of the actions specified below.
2. If required, enter the date in the **Effective Date** column.

Actions

- OK: If the branch information is correct, enter 'OK' in the **Data Action** column.
- Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the **Data Action** column and the date when this information first became valid in the **Effective Date** column.
- Close: If a branch listed was sold or closed, enter 'Close' in the **Data Action** column and the sale or closure date in the **Effective Date** column.
- Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the **Data Action** column.
- Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the **Data Action** column and the opening or acquisition date in the **Effective Date** column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
 If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:
 To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a **Data Action** of Change, Close, Delete, or Add.
 The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*
OK	12/31/2014	Full Service (Head Office)	189820	SCOTSDALE BANK & TRUST CO. THE	150 PITTSBURGH ST.	SCOTSDALE	PA	15683-17	WESTMORELAND	UNITED STATES	6857	0	SCOTSDALE BANK & TRUST CO THE	189820
OK	12/31/2014	Full Service	155722	CONNELLSVILLE BRANCH	125 SOUTH ARCH ST	CONNELLSVILLE	PA	15425	FAYETTE	UNITED STATES	15415	1	SCOTSDALE BANK & TRUST CO THE	189820
OK	12/31/2014	Full Service	281920	COUNTRYSIDE BRANCH	ROUTE 819 SOUTH	MOUNT PLEASANT	PA	15666	WESTMORELAND	UNITED STATES	254205	2	SCOTSDALE BANK & TRUST CO. THE	189820
OK	12/31/2014	Full Service	3517107	TRITOWN OFFICE	123 MAIN STREET	VANDERBILT	PA	15486	FAYETTE	UNITED STATES	222893	3	SCOTSDALE BANK & TRUST CO THE	189820