

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

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)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, DONALD F. KIEFER

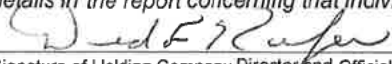
Name of the Holding Company Director and Official

PARTNER

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.

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.


Signature of Holding Company Director and Official

3/22/2017
Date of Signature

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. _____

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate 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.

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

DECEMBER 31, 2016

Month / Day / Year

N/A

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

Reporter's Name, Street, and Mailing Address

LAWRENCE KEISTER & CO.

Legal Title of Holding Company

150 PITTSBURGH ST.

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

SCOTTDALE, PA 15683

City

State

Zip Code

Physical Location (if different from mailing address)

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

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

Is confidential treatment requested for any portion of this report submission? ☐ 0=No ☐ 1=Yes

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report ☐
2. a letter justifying this request has been provided separately ☐

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

LAWRENCE KEISTER & CO
REPORT ITEMS
December 31, 2016

1 SCHEDULES ATTACHED

2 Lawrence Keister & Co. owns 25,801 shares or 50.87% of the outstanding stock of the
Scottdale Bank & Trust Co. located in Scottdale, PA

2A. SCHEDULES ATTACHED

2B. SCHEDULES ATTACHED

3A. Shareholders

Partners	% Owned
Marilyn K. Andras, Acme, PA, USA US Citizen	13.8141
Karen L. Kiefer, Scottdale, PA, USA, US Citizen	15.9292
Donald F. Kiefer, Scottdale, PA, USA, US Citizen	17.2092
Lawrence J Kiefer, Smithfield, PA, USA, US Citizen	15.9292
Bruce A Kiefer, Palmyra, PA, USA, US Citizen	15.9292
Kimberly K Best, Edgewater, MD, USA, US Citizen	15.9292

3B. N/A

4 Insiders:

Partners	% Owned	Occupation
Marilyn K. Andras, Acme, PA, USA US Citizen	13.8141	Banker
Karen L. Kiefer, Scottdale, PA, USA, US Citizen	15.9292	Attorney
Donald F. Kiefer, Scottdale, 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 postions in the holding company all the above are
general partners, and each owns less than 2% of Scottdale Bank & Trust Co.

Title & position with Scottdale Bank & Trust Co.

Donald Kiefer, Chairman of the Board & President

Marilyn Andras, Director & Assistant Secretary

Lawrence Kiefer, Treasurer

Item 4c is N/A for each partner

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

 Partner
Signature and Title

Lawrence Keister & Co.
Annual report of Bank Holding Co. - FRY 6
As of December 31, 2016

Item 2A: Organization Chart

Lawrence Keister & Co.
(One bank Holding Co.)
150 Pittsburgh St
Scottdale PA 15683
Not a corporation; not incorporated in any state
No LEI data to report

Scottdale Bank & Trust Co.
(Subsidiary Bank)
150 Pittsburgh St
Scottdale PA 15683
Incorporated in Pennsylvania
No LEI data to report

Results: A list of branches for your depository institution: SCOTSDALE BANK & TRUST CO. THE (ID: 8559P: 150620). This depository institution is held by LAWRENCE KIRST (N & CO) (ID: 8559P: 150620). The date one as of 12/31/2015. Data reflects information that was received and processed through 04/10/2017.

Recordation and Verification Sheet

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, 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 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 Instructions

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.

Notes:

To satisfy the FR Y-30 reporting requirements, you must also submit FR Y-30 Domestic Branch Schedule for each branch with a Data Action of Change, Close, Delete, or Add.
 The FR Y-30 report may be submitted in a handcopy formator via the FR Y-30 Online application - <https://online.frbatlanta.gov>.

* FRIC NUMBER, Office Number, and ID_350 columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_350*	Branch Name	Street Address	City	State	Zip Code	County	Country	FDIC NUMBER*	Office Number*	Head Office	Head Office ID_350*	Comments
OK		Full Service (Head Office)	150620	SCOTSDALE BANK & TRUST CO. THE	1510 PETERSBURGH ST.	SCOTSDALE	PA	15082-1725	WEST MORELAND	UNITED STATES	6857	0	SCOTSDALE BANK & TRUST CO. THE	150620	
OK		Full Service	150722	CORNELIUSVILLE BRANCH	125 SOUTH ARCH ST	CORNELIUSVILLE	PA	15425	FAVETTE	UNITED STATES	65415	1	SCOTSDALE BANK & TRUST CO. THE	150620	
OK		Full Service	201920	COUNTRYSIDE BRANCH	ROUTE 203 SOUTH	MOUNT PLEASANT	PA	15668	WEST MORELAND	UNITED STATES	254205	2	SCOTSDALE BANK & TRUST CO. THE	150620	
OK		Full Service	5041510	MOUNT PLEASANT OFFICE	612 MAIN STREET	MOUNT PLEASANT	PA	15668	WEST MORELAND	UNITED STATES	Not Reported	Not Reported	SCOTSDALE BANK & TRUST CO. THE	150620	
OK		Full Service	3512002	ROCKHAW OFFICE	123 MAIN STREET	VANDERBILT	PA	15486	FAVETTE	UNITED STATES	222655	3	SCOTSDALE BANK & TRUST CO. THE	150620	

Form FR Y-6

Lawrence Keister & Co.
 Scottdale PA
 Fiscal Year Ending December 31, 2016

Report Item 4: Insiders
 (1)(a)(b)(c) and (2)(a)(b)(c)

(1)	(2)	(3)(a)	(3)(b)	(3)(c)	(4)(a)	(4)(b)	(4)(c)
Names & Address (City, State, Country)	Principal Occupation if other than with holding company	Title & Position with holding company	Title & Position with Subsidiaries (include names of subsidiaries)	Title & Position with Other Businesses (include names of other businesses)	Percentage of Voting Securities in holding company	Percentage of Voting Securities in Subsidiaries (include names of subsidiaries)	List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)
Marilyn Andras Acme PA USA	Trust Officer Scottdale Bank & Trust	General Partner	Trust Officer Scottdale Bank & Trust	N/A	13.8141	1.77 Scottdale Bank & Trust	N/A
Karen Kiefer Scottdale PA USA	Attorney	General Partner	N/A	N/A	15.9292	1.77 Scottdale Bank & Trust	N/A
Donald Kiefer Scottdale PA USA	President of Scottdale Bank & Trust	General Partner	President of Scottdale Bank & Trust	N/A	17.2092	2.02 Scottdale Bank & Trust	N/A
Lawrence Kiefer Smithfield PA USA	Treasurer Scottdale Bank & Trust	General Partner	Treasurer Scottdale Bank & Trust	N/A	15.9292	1.77 Scottdale Bank & Trust	N/A
Bruce Kiefer Palmyra PA USA	Chemist	General Partner	N/A	N/A	15.9292	1.77 Scottdale Bank & Trust	N/A
Kimberly Best Edgewater MD USA	Event Coordinator	General Partner	N/A	N/A	15.9292	1.77 Scottdale Bank & Trust	N/A