

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)); 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.

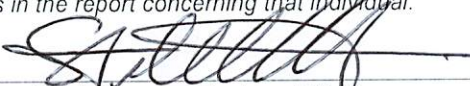
This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 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.

I, Stephen E. Varkette
 Name of the Holding Company Director and Official
President
 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
 03/31/2016
 Date of Signature

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2015
 Month / Day / Year
 N/A
 Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address
Andover Bancorp, Inc.
 Legal Title of Holding Company
600 East Main Street PO Box 1300
 (Mailing Address of the Holding Company) Street / P.O. Box
Andover OH 44003
 City State Zip Code

Physical Location (if different from mailing address)
 Person to whom questions about this report should be directed:
Christie Joslin Assistant Controller
 Name Title
440-293-7256
 Area Code / Phone Number / Extension
440-293-6155
 Area Code / FAX Number
cjoslin@andoverbankohio.com
 E-mail Address
www.andoverbancorp.com
 Address (URL) for the Holding Company's web page

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

For holding companies not registered with the SEC—
 Indicate status of Annual Report to Shareholders:

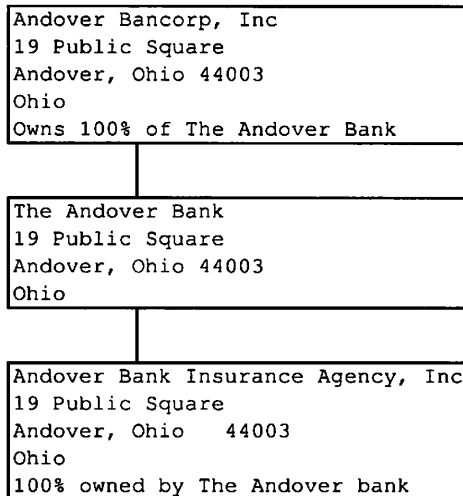
is included with the FR Y-6 report
 will be sent under separate cover
 is not prepared

For Federal Reserve Bank Use Only

RSSD ID 1071913
 C.I. _____

REPORT ITEMS:

1. Andover Bancorp, Inc. does prepare an annual report for its shareholders. One copy of the annual report is attached.
- 2 a. Organization Chart
Andover Bancorp, Inc. owns 100% of the shares of The Andover Bank and is its only subsidiary.



**LEI is n/a unless noted

- 2 b. Domestic Branch Listing
Submitted via e-mail on 03/31/16
3. (1) a. Andover Bank Employee's Stock Ownership Plan
19 Public Square, Andover, Ohio 44003 U.S.A.
b. Ohio, U.S.A.
c. 252,128 shares, 10.14% of the Common Stock
3. (2) NA
- 4 a. See attached list

1. Name: Stuart W. Cordell
Address: Ashtabula, Ohio U.S.A.
Title: Director , Andover Bancorp, Inc.
Director, Andover Bank
Shares: Holding Company shares- 1,833(0.07%)
Principal Occupation: Attorney, Partner Warren & Young PLL

2. Name: Nicholas J. Jammal
Address: Ashtabula, Ohio U.S.A.
Title: Director, Andover Bancorp, Inc.
Director, Andover Bank
Shares: Holding Company Shares- 2,750 (0.11%)
Principal Occupation: President & CEO, Ashtabula Rubber Co.
10% ownership
Director, Ashtabula Rubber Injection Co.
10% ownership

3. Name: A.David Morrow
Address: Lyndhurst, Ohio U.S.A.
Title: Director, Andover Bancorp, Inc.
Director, Andover Bank
Shares: Holding Company Shares- 5,600 (0.23%)
Principal Occupation: Retired/Business Owner

4. Name: Richard J. Mole
Address: Andover, Ohio U.S.A.
Title: Director, Andover Bancorp, Inc.
Director, Andover Bank
Shares: Holding Company Shares- 4,300 (0.17%)
Principal Occupation: Visiting Assistant Professor/Hiram College

5. Name: Robert L. Taylor
Address: Austinburg, Ohio U.S.A.
Title: Director, Andover Bancorp, Inc.
Director, Andover Bank
Shares: Holding Company Shares- 12,500 (0.50%)
Principal Occupation: Retired/Educator

6. Name: Martin R. Cole
Address: Jefferson, Ohio U.S.A.
Title: Chairman & CEO, Andover Bancorp, Inc.
Chairman & CEO, Andover Bank
Shares: Holding Company Shares- 5,050 (0.20%)
Principal Occupation: President & CEO, Andover Bank

7. Name: Edward J. Pollander
Address: Andover, Ohio U.S.A.
Title: Director, Andover Bancorp, Inc.
Director, Andover Bank
Shares: Holding Company Shares- 1,900 (0.08%)
Principal Occupation: Dentist

8. Name: Stephen E. Varckette
Address: Geneva, Ohio U.S.A.
Title: President, Andover Bancorp, Inc.
President, Andover Bank
Shares: Holding Company Shares- 1,750 (0.07%)
Principal Occupation: President, Andover Bank

9. Name: Andóver Bank Employees Stock Ownership Plan
Address: Andover, Ohio U.S.A.
Title: ESOP

Shares: Holding Company Shares- 252,128 (10.14%)
Principal Occupation: ESOP, Andover Bank

4 b. The individuals listed do nothave title or position with any other company
Unless noted above.

4 c. The individuals listed do nothave title or position with any other company
Unless noted above.

Results: A list of branches for your depository institution: **ANDOVER BANK, THE (ID_RSSD: 27614)**.
 This depository institution is held by **ANDOVER BANCORP, INC. (1071913)** of **ANDOVER, OH**.
 The data are as of **12/31/2015**. Data reflects information that was received and processed through **01/07/2016**.

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*	Comments
OK		Full Service (Head Office)	27614	ANDOVER BANK, THE	19 PUBLIC SQUARE	ANDOVER	OH	44003-0519	ASHTABULA	UNITED STATES	6839	0	ANDOVER BANK, THE	27614	
OK		Full Service	3269796	ASHTABULA BRANCH	1630 WEST 19TH STREET	ASHTABULA	OH	44004	ASHTABULA	UNITED STATES	365358	6	ANDOVER BANK, THE	27614	
OK		Full Service	167118	AUSTINBURG BRANCH	1853 STATE ROUTE 45 & COLLEGE AVENUE	AUSTINBURG	OH	44010	ASHTABULA	UNITED STATES	222837	1	ANDOVER BANK, THE	27614	
OK		Full Service	3358355	CONNEAUT BRANCH	339 STATE STREET	CONNEAUT	OH	44030	ASHTABULA	UNITED STATES	222841	5	ANDOVER BANK, THE	27614	
OK		Full Service	1187908	GENEVA BRANCH	665 SOUTH BROADWAY	GENEVA	OH	44041	ASHTABULA	UNITED STATES	222839	3	ANDOVER BANK, THE	27614	
OK		Full Service	3902534	AB FINANCIAL BANKING CENTER (SOUTH JEFFERSON)	100 SOUTH CHESTNUT STREET	JEFFERSON	OH	44047	ASHTABULA	UNITED STATES	478871	7	ANDOVER BANK, THE	27614	
OK		Full Service	2000910	JEFFERSON BANKING CENTER	150 NORTH CHESTNUT STREET	JEFFERSON	OH	44047	ASHTABULA	UNITED STATES	222840	4	ANDOVER BANK, THE	27614	
OK		Full Service	4225249	MADISON BANKING CENTER	6611 N RIDGE RD	MADISON	OH	44057	LAKE	UNITED STATES	515759	8	ANDOVER BANK, THE	27614	
OK		Full Service	107226	COMMUNITY NATIONAL BANK OF NORTHWESTERN PENNSYLVANIA	53 E STATE ST	ALBION	PA	16401	ERIE	UNITED STATES	Not Required	Not Required	ANDOVER BANK, THE	27614	
OK		Full Service	398725	CRANESVILLE BRANCH	9891 MEADVILLE STREET	CRANESVILLE	PA	16410	ERIE	UNITED STATES	Not Required	Not Required	ANDOVER BANK, THE	27614	
OK		Full Service	60723	EDINBORO BRANCH	212 PLUM STREET	EDINBORO	PA	16412	ERIE	UNITED STATES	Not Required	Not Required	ANDOVER BANK, THE	27614	
OK		Full Service	2919535	MILLCREEK BRANCH	2420 ZIMMERLY ROAD	ERIE	PA	16506	ERIE	UNITED STATES	Not Required	Not Required	ANDOVER BANK, THE	27614	
OK		Full Service	368120	WEST SPRINGFIELD BRANCH	13704 RIDGE ROAD	WEST SPRINGFIELD	PA	16443	ERIE	UNITED STATES	Not Required	Not Required	ANDOVER BANK, THE	27614	