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.

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, Martin R. Cole
Name of the Holding Company Director and Official
President & CEO
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
03/14/2014
Date of Signature

Date of Report (top-tier holding company’s fiscal year-end):
December 31, 2013
Month / Day / Year

REPORTER’S NAME, STREET, AND MAILING ADDRESS
Andover Bancorp, Inc.
Legal Title of Holding Company
19 Public Square 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:
Patricia A. Mason Accounting Officer
Name Title
440-293-7256 Area Code / Phone Number / Extension
440-293-6155 Area Code / FAX Number
pmason@andoverbancorp.com E-mail Address

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

☐ Yes Please identify the report items to which this request applies:
☐ No

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.”

PUBLIC REPORTING BURDEN FOR THIS INFORMATION COLLECTION IS ESTIMATED TO VARY FROM 1.3 TO 101 HOURS PER RESPONSE, WITH AN AVERAGE OF 5.25 HOURS PER RESPONSE, INCLUDING TIME TO GATHER AND MAINTAIN DATA IN THE REQUIRED FORM AND TO REVIEW INSTRUCTIONS AND COMPLETE THE INFORMATION COLLECTION. SEND COMMENTS REGARDING THIS BURDEN ESTIMATE OR ANY OTHER ASPECT OF THIS COLLECTION OF INFORMATION, INCLUDING SUGGESTIONS FOR REDUCING THIS BURDEN TO: SECRETARY, BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM, 20TH AND C STREETS, N.W., WASHINGTON, DC 20551, AND TO THE OFFICE OF MANAGEMENT AND BUDGET, PAPERWORK REDUCTION PROJECT (7100-0297), WASHINGTON, DC 20503.

12/2012
REPORT ITEMS:

1. Andover Bancorp, Inc. does prepare an annual report for its shareholders. Three copies of the annual report will be mailed under separate cover.

2 a. Organization Chart
Andover Bancorp, Inc. owns 100% of the shares of The Andover Bank and is its only subsidiary.

```
Andover Bancorp, Inc
19 Public Square
Andover, Ohio 44003
Ohio
Owns 100% of
The Andover Bank

The Andover Bank
19 Public Square
Andover, Ohio 44003
Ohio

Andover Bank Insurance Agency, Inc
19 Public Square
Andover, Ohio 44003
Ohio
```

2 b. Domestic Branch Listing
Submitted early via e-mail on 02/12/14

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. 203,700 shares, 8.33% of the Common Stock

3. (2) NA

4 a. See attached list
1. **Name:** Sanford Baumgardner  
   **Address:** Andover, Ohio U.S.A.  
   **Title:** Director & Secretary, Andover Bancorp, Inc.  
   **Director, Andover Bank**  
   **Shares:** Holding Company shares- 6,550 (0.27%)  
   **Principal Occupation:** Retired President, Richard D. Baumgardner, Inc.  
   (Retired Funeral Director)

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  
   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 (0.18%)  
   **Principal Occupation:** Visiting Assistant Professor/Hiram College

5. **Name:** Robert L. Taylor  
   **Address:** Austinburg, Ohio U.S.A.  
   **Title:** Director, Chairman, Andover Bancorp, Inc.  
   **Director, Chairman, Andover Bank**  
   **Shares:** Holding Company Shares- 12,500 (0.51%)  
   **Principal Occupation:** Retired/Educator

6. **Name:** Martin R. Cole  
   **Address:** Jefferson, Ohio U.S.A.  
   **Title:** President & CEO, Andover Bancorp, Inc.  
   **President & CEO, Andover Bank**  
   **Shares:** Holding Company Shares- 5,050 (0.21%)  
   **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

4 b. NA

4 c. NA
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