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, Stephen E. Varckette
President
Name of the Holding Company Director and Official
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
06/11/2015
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
RSID
R\1071913
C.I.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2014
Month / Day / Year
N/A

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:
Patricia A. Mason

Accounting Officer
Name
440-293-7256
Area Code / Phone Number / Extension
440-293-6155
Area Code / FAX Number
accounting@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

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, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
FORM FR Y-6
ANDOVER BANCORP, INC. 1071913
FISCAL YEAR ENDED DECEMBER 31, 2014

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 02/02/15

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. 229,906 shares, 9.33% of the Common Stock

3. (2) NA

4 a. See attached list
<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Title</th>
<th>Principal Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sanford Baumgardner</td>
<td>Andover, Ohio U.S.A.</td>
<td>Director &amp; Secretary, Andover Bancorp, Inc.</td>
<td>Retired President, Richard D. Baumgardner, Inc. 40% ownership (Retired Funeral Director)</td>
</tr>
<tr>
<td>Nicholas J. Jammal</td>
<td>Ashtabula, Ohio U.S.A.</td>
<td>Director, Andover Bancorp, Inc.</td>
<td>President &amp; CEO, Ashtabula Rubber Co. 10% ownership Director, Ashtabula Rubber Injection Co. 10% ownership</td>
</tr>
<tr>
<td>A. David Morrow</td>
<td>Lyndhurst, Ohio U.S.A.</td>
<td>Director, Andover Bancorp, Inc.</td>
<td>Retired/Business Owner</td>
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<tr>
<td>Richard J. Mole</td>
<td>Andover, Ohio U.S.A.</td>
<td>Director, Andover Bancorp, Inc.</td>
<td>Visiting Assistant Professor/Hiram College</td>
</tr>
<tr>
<td>Robert L. Taylor</td>
<td>Austinburg, Ohio U.S.A.</td>
<td>Director, Chairman, Andover Bancorp, Inc.</td>
<td>Retired/Educator</td>
</tr>
<tr>
<td>Martin R. Cole</td>
<td>Jefferson, Ohio U.S.A.</td>
<td>Chairman &amp; CEO, Andover Bancorp, Inc.</td>
<td>President &amp; CEO, Andover Bank 5,050 (0.21%)</td>
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<tr>
<td>Edward J. Pollander</td>
<td>Andover, Ohio U.S.A.</td>
<td>Director, Andover Bancorp, Inc.</td>
<td>Dentist</td>
</tr>
<tr>
<td>Stephen E. Varckett</td>
<td>Geneva, Ohio U.S.A.</td>
<td>President, Andover Bancorp, Inc.</td>
<td>President, Andover Bank 1,750 (0.07%)</td>
</tr>
</tbody>
</table>

Page 2 of 3
Result: A list of branches for your depository institution: ANDOVER BANK, THE (81218527614).
This depository institution is held by ANDOVER BANK CORP. (12723937) of ANDOVER, OH.
The data are as of 1/29/2014. Data reflects information that was received and processed through 01/07/2015.

Recommendation 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.

<table>
<thead>
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<th>Actions</th>
<th>Data Action</th>
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<td>Change</td>
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<tr>
<td>Change</td>
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</tr>
<tr>
<td>Close</td>
<td>Add</td>
</tr>
<tr>
<td>Add</td>
<td>OK</td>
</tr>
</tbody>
</table>

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

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

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

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<th>Data Action</th>
<th>Effective Date</th>
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<th>Branch ID</th>
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<th>Popular Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNNUM*</th>
<th>Office Number*</th>
<th>HeadOffice</th>
<th>HeadOffice ID</th>
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<td>ANDOVER BANK, THE</td>
<td>53 PUBLIC SQUARE</td>
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<td>ASHTABULA BRANCH</td>
<td>2630 WEST 18TH STREET</td>
<td>ASHTABULA</td>
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<td>44004</td>
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<td>36328</td>
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<td>J USTABURG</td>
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<td>44020</td>
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<tr>
<td>OK</td>
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<td>M A DISON BANKING CENTER</td>
<td>6611 N ROAD 3D</td>
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