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. Varcette
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

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
RSD ID 1071913
C.I.

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
City
OH
State
44003
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."
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.

   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
   100% owned by The Andover Bank

   **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 PLLC

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: Andover 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 not have title or position with any other company
   Unless noted above.

4 c. The individuals listed do not have title or position with any other company
   Unless noted above.
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