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 3106a(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248a(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.

1. Stephen E. Varckette
   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
   ________________________________
   Date of Signature
   2/27/19

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

[X] 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

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, 2018
Month / Day / Year
N/A
Reporters's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporters’s Name, Street, and Mailing Address

Andover Bancorp, Inc.
Legal Title of Holding Company
PO BOX 1300
(Mailing Address of the Holding Company) Street / P.O. Box
Andover OH 44003
City State Zip Code

600 East Main Street, Andover, OH 44003
Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Debbie A. McIntosh
AVP, Controller
Name Title
440-293-7256
Area Code / Phone Number / Extension
440-293-6155
Area Code / FAX Number
dmcintosh@andoverbank
E-mail Address
www.andover.bank/Andover-Bancorp-Inc
Address (URL) for the Holding Company’s web page

Is confidential treatment requested for any portion of this report submission? ........................................... 0
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 ........................................... 0
2. a letter justifying this request has been provided separately .......................................................... 0

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

<table>
<thead>
<tr>
<th>Andover Bancorp, Inc</th>
<th>Andover, OH</th>
<th>Incorporated in Ohio</th>
<th>Owns 100% of The Andover Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Andover Bank</td>
<td>LEI: 25490013LJYL57N25H21</td>
<td>Andover, OH</td>
<td>Incorporated in Ohio</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Owns 100% of The AB Insurance Agency, Inc.</td>
</tr>
</tbody>
</table>

**LEI is n/a unless noted

2 b. Domestic Branch Listing
Submitted via Reporting Central on 03/18/19

3. (1) a. Andover Bank Employees Stock Purchase Plan
Andover, Ohio
b. Ohio, U.S.A.
c. 297,795 shares, 12.37% of the Common Stock

3. (2) NA

4 a. See attached list
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 12/31/2018. Data reflects information that was received and processed through 03/13/2018.

**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 data 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.

**Submission Procedure**

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.

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.

<table>
<thead>
<tr>
<th>Data Action</th>
<th>Branch Service Type</th>
<th>Branch Name</th>
<th>Street Address</th>
<th>City</th>
<th>State</th>
<th>Zip Code</th>
<th>County</th>
<th>Country</th>
<th>FDIC UNINUM*</th>
<th>Office Number*</th>
<th>Head Office</th>
<th>Head Office ID_RSSD*</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>ANDOVER BANK, THE</td>
<td>10 PUBLIC SQUARE</td>
<td>ANDOVER</td>
<td>OH</td>
<td>44003-0519</td>
<td>UNITED STATES</td>
<td>OH</td>
<td>326979</td>
<td>ANDOVER BANK, THE</td>
<td>27614</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>ANDOVER BANK, THE</td>
<td>125 WEST 3RD STREET</td>
<td>GENEVA</td>
<td>OH</td>
<td>44041</td>
<td>UNITED STATES</td>
<td>OH</td>
<td>3358355</td>
<td>ANDOVER BANK, THE</td>
<td>27614</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>ANDOVER BANK, THE</td>
<td>6611 N RIDGE RD</td>
<td>MADISON</td>
<td>OH</td>
<td>44057</td>
<td>LAKE</td>
<td>OH</td>
<td>515759</td>
<td>ANDOVER BANK, THE</td>
<td>27614</td>
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<td></td>
</tr>
<tr>
<td>Close</td>
<td></td>
<td>AB FINANCIAL BANKING CENTER</td>
<td>100 SOUTH CHESTNUT STREET</td>
<td>JEFFERSON</td>
<td>OH</td>
<td>44047</td>
<td>ASHTABULA</td>
<td>OH</td>
<td>478871</td>
<td>ANDOVER BANK, THE</td>
<td>27614</td>
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<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>JEFFERSON BANKING CENTER</td>
<td>150 NORTH CHESTNUT STREET</td>
<td>JEFFERSON</td>
<td>OH</td>
<td>44047</td>
<td>ASHTABULA</td>
<td>OH</td>
<td>222840</td>
<td>ANDOVER BANK, THE</td>
<td>27614</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Close</td>
<td></td>
<td>CRANESVILLE BRANCH</td>
<td>9891 MEADVILLE STREET</td>
<td>CRANESVILLE</td>
<td>PA</td>
<td>16410</td>
<td>ERIE</td>
<td>PA</td>
<td>Not Required</td>
<td>ANDOVER BANK, THE</td>
<td>27614</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>EDINBORO BRANCH</td>
<td>212 PLUM STREET</td>
<td>EDINBORO</td>
<td>PA</td>
<td>16412</td>
<td>ERIE</td>
<td>PA</td>
<td>Not Required</td>
<td>ANDOVER BANK, THE</td>
<td>27614</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OK</td>
<td>Full Service</td>
<td>MOLLYCREEK BRANCH</td>
<td>2420 ZIMMERLY ROAD</td>
<td>ERIE</td>
<td>PA</td>
<td>16506</td>
<td>ERIE</td>
<td>PA</td>
<td>Not Required</td>
<td>ANDOVER BANK, THE</td>
<td>27614</td>
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<td></td>
</tr>
<tr>
<td>Close</td>
<td></td>
<td>WEST SPRINGFIELD BRANCH</td>
<td>13704 RIDGE ROAD</td>
<td>WEST SPRINGFIELD</td>
<td>PA</td>
<td>16443</td>
<td>ERIE</td>
<td>PA</td>
<td>Not Required</td>
<td>ANDOVER BANK, THE</td>
<td>27614</td>
<td></td>
<td></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 sized paper.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.
<table>
<thead>
<tr>
<th>Name</th>
<th>City, State, Country</th>
<th>Principal Occupation if other than with Holding Company</th>
<th>Title &amp; Position with Holding Company</th>
<th>Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>Title &amp; Position with Other Companies (include names of other companies)</th>
<th>Percentage of Voting Shares in Holding Company</th>
<th>Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>List Names of Other Companies (includes percentage) if 25% or more of Voting Securities are Held (list names of companies and percentage of voting securities held)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stuart W. Cordell</td>
<td>Ashtabula, OH, USA</td>
<td>Attorney</td>
<td>Director, Andover Bancorp, Inc.</td>
<td>Director, The Andover Bank</td>
<td>Partner, Warren &amp; Young, PLL</td>
<td>0.11%</td>
<td>NONE</td>
<td>134 West 46th Street Ltd - 52% Capital Recovery Associates - 10% Harbor Anchor Properties Ltd - 50% BTC Partners LLC - 65%</td>
</tr>
<tr>
<td>Warren &amp; Young, PLL</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nicholas J. Jammal</td>
<td>Ashtabula, OH USA</td>
<td>President &amp; CEO</td>
<td>Director, Andover Bancorp, Inc.</td>
<td>Director, The Andover Bank</td>
<td></td>
<td>0.11%</td>
<td>NONE</td>
<td>N/A</td>
</tr>
<tr>
<td>Richard A. Morrow</td>
<td>Chardon, OH, USA</td>
<td>Associate Professor</td>
<td>Director, Andover Bancorp, Inc.</td>
<td>Director, The Andover Bank</td>
<td></td>
<td>0.23%</td>
<td>NONE</td>
<td>N/A</td>
</tr>
<tr>
<td>Robert L. Taylor</td>
<td>Northfield, OH, USA</td>
<td>Board Member</td>
<td>Director, Andover Bancorp, Inc.</td>
<td>Director, The Andover Bank</td>
<td></td>
<td>0.23%</td>
<td>NONE</td>
<td>N/A</td>
</tr>
<tr>
<td>Robert L. Taylor</td>
<td>Northfield, OH, USA</td>
<td>Board Member</td>
<td>Director, Andover Bancorp, Inc.</td>
<td>Director, The Andover Bank</td>
<td></td>
<td>0.23%</td>
<td>NONE</td>
<td>N/A</td>
</tr>
<tr>
<td>Mark E. Cole</td>
<td>Jefferson, OH, USA</td>
<td>Business owner, Vice President</td>
<td>Director, Andover Bancorp, Inc.</td>
<td>Director, The Andover Bank</td>
<td></td>
<td>0.31%</td>
<td>NONE</td>
<td>Cole &amp; Associates - 100% Range Rubber, LLC - 50% PMD Enterprises, LLC - 10% 3D Technologies, Inc. - 70%</td>
</tr>
<tr>
<td>Edward J. Pollander</td>
<td>Andover, OH USA</td>
<td>D.D.S</td>
<td>Director, Andover Bancorp, Inc.</td>
<td>Director, The Andover Bank</td>
<td></td>
<td>0.08%</td>
<td>NONE</td>
<td>Edward J. Pollander DDS - 100%</td>
</tr>
<tr>
<td>Stephen C. Varckette</td>
<td>Geneva, OH, USA</td>
<td>President</td>
<td>Director, Andover Bancorp, Inc.</td>
<td>President &amp; CEO, The Andover Bank</td>
<td></td>
<td>0.08%</td>
<td>NONE</td>
<td>N/A</td>
</tr>
</tbody>
</table>