

ANNUAL MEETING OF SHAREHOLDERS OF
ANDOVER BANCORP, INC.

April 12, 2018

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The notice of meeting, proxy statement and proxy card are available at www.andoverbancorp.com

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THE BOARD OF DIRECTORS RECOMMENDS A VOTE "FOR" THE ELECTION OF DIRECTORS AND "FOR" PROPOSAL 2.
PLEASE SIGN, DATE AND RETURN PROMPTLY IN THE ENCLOSED ENVELOPE. PLEASE MARK YOUR VOTE IN BLUE OR BLACK INK AS SHOWN HERE

1. On the election of the following persons as directors of the corporation to serve for terms of 3 years or until their successors have been duly elected and qualified:

Nicholas J. Jammal

FOR AGAINST ABSTAIN

A. David Morrow

2. In their discretion, the Proxies are authorized to vote upon such other business as may properly come before the meeting or any adjournments.

Absent instructions to the contrary, the Proxies will vote to elect the directors named above and exercise their best judgment in voting upon such other business as may properly come before the meeting or any adjournments.

To change the address on your account, please check the box at right and indicate your new address in the address space above. Please note that changes to the registered name(s) on the account may not be submitted via this method.

Signature of Shareholder

Date:

Signature of Shareholder

Date:

Note: Please sign exactly as your name or names appear on this Proxy. When shares are held jointly, each holder should sign. When signing as executor, administrator, attorney, trustee or guardian, please give full title as such. If the signer is a corporation, please sign full corporate name by duly authorized officer, giving full title as such. If signer is a partnership, please sign in partnership name by authorized person.