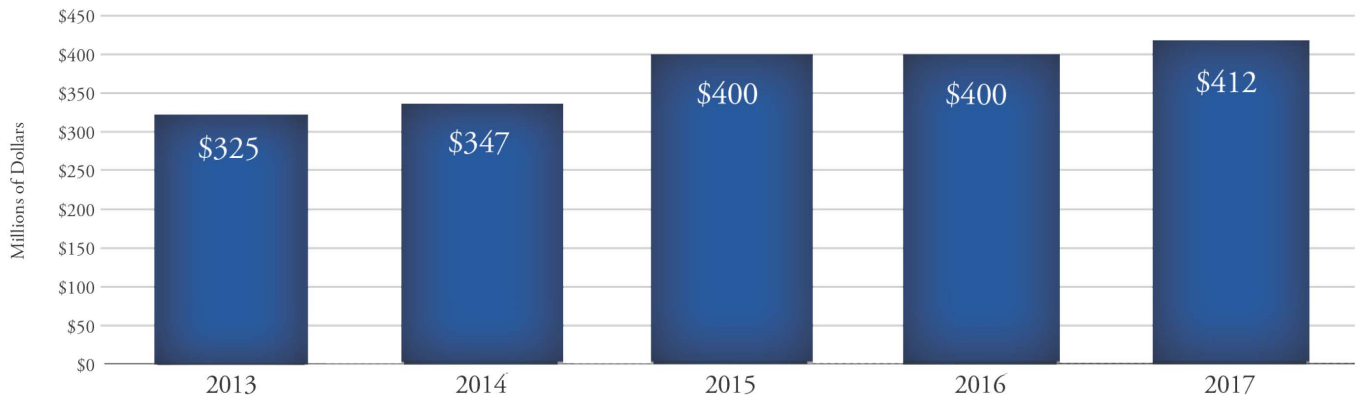


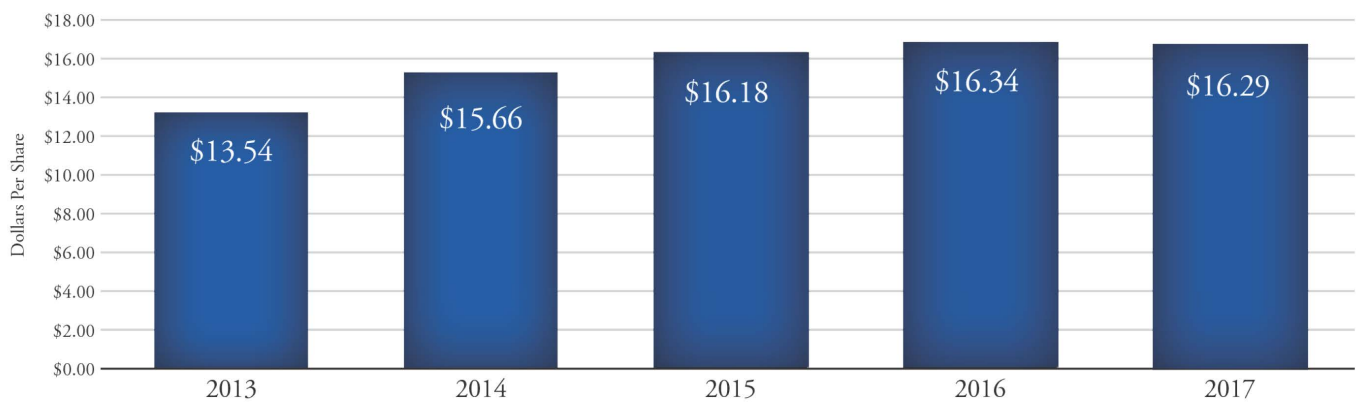
Andover Bancorp, Inc.

At-a-Glance

TOTAL ASSETS



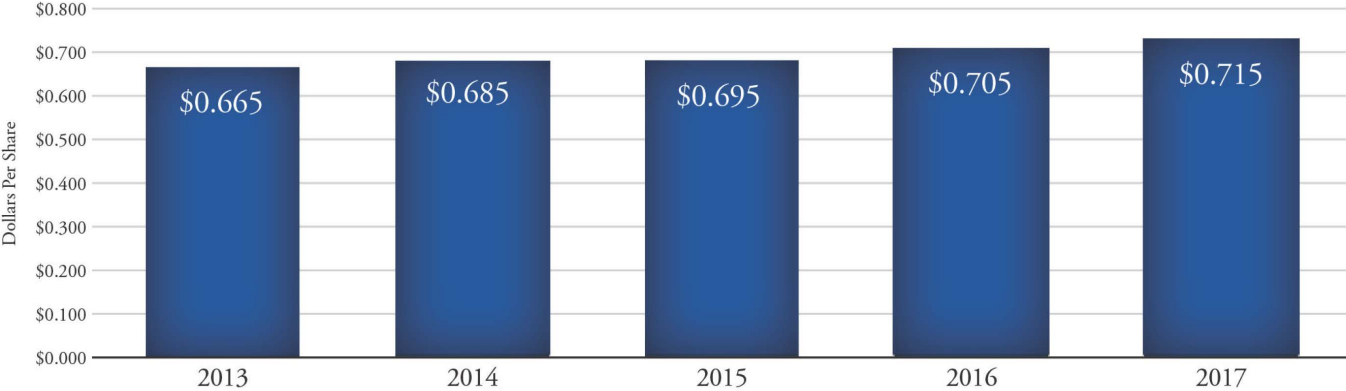
BOOK VALUE PER SHARE



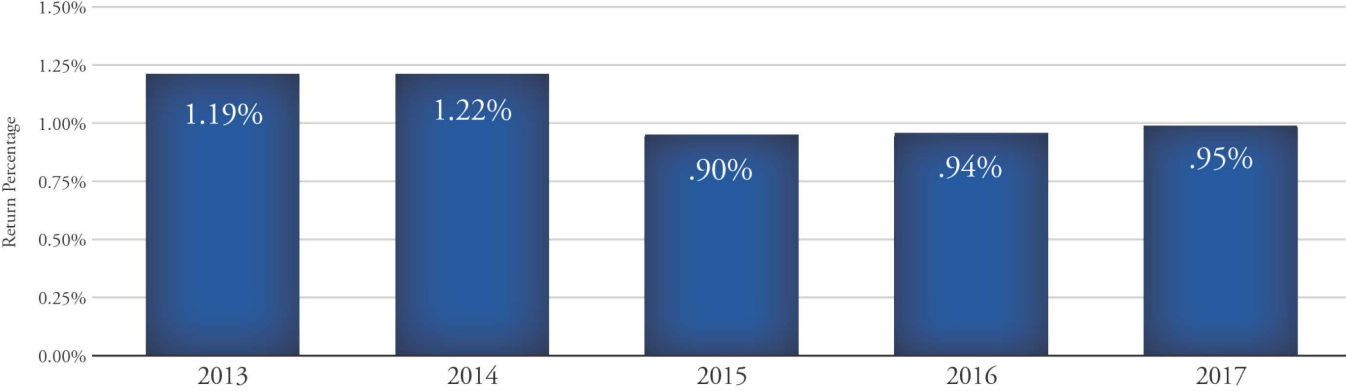
NET EARNINGS PER SHARE



ANNUAL DIVIDENDS PER SHARE



RETURN ON AVERAGE ASSETS



RETURN ON AVERAGE EQUITY

