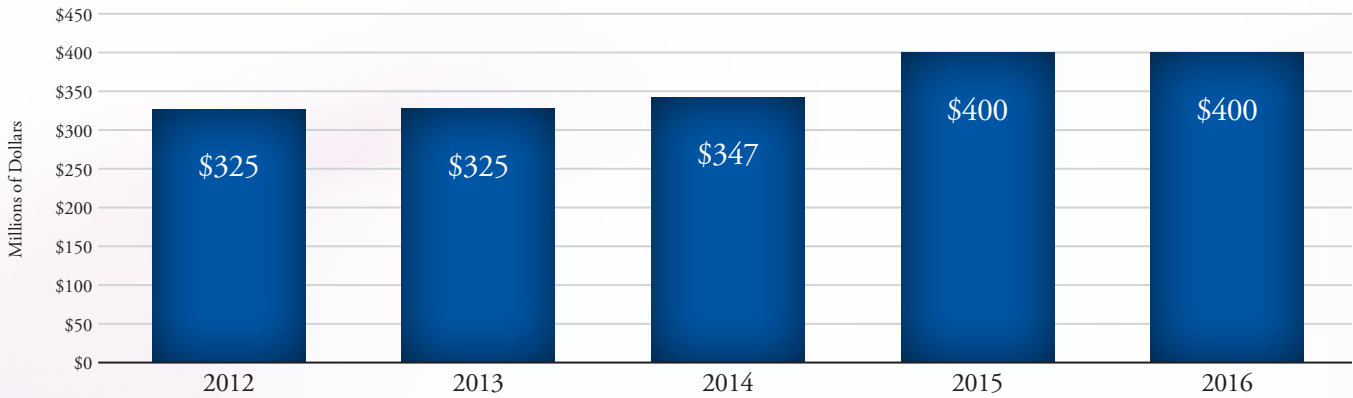
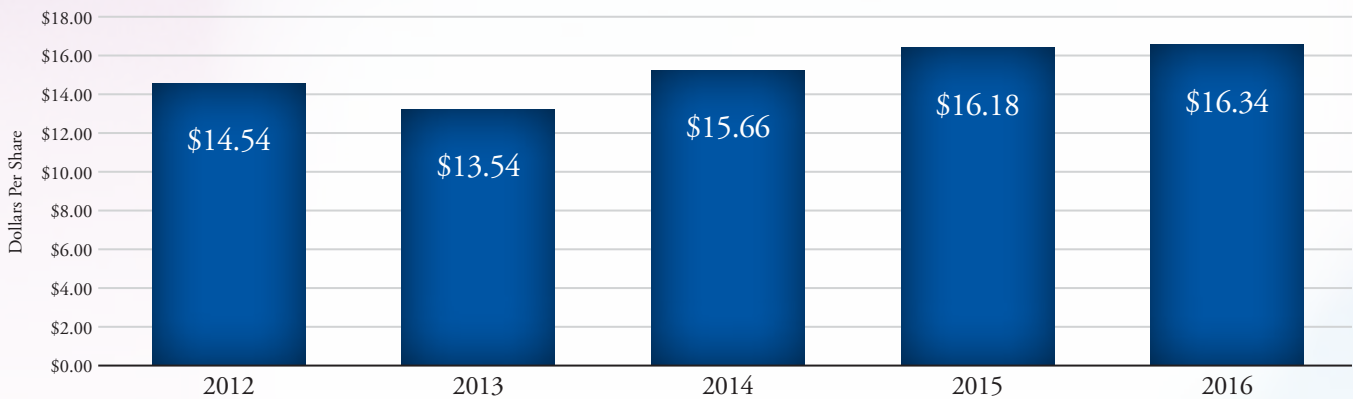


Andover Bancorp, Inc. At-a-Glance

TOTAL ASSETS



BOOK VALUE PER SHARE



NET EARNINGS PER SHARE

