

Board of Governors of the Federal Reserve System



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)); 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.

This report form is to be filed by all top-tier bank holding companies and top-tier savings and loan 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.

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, William J. Small

Name of the Holding Company Director and Official

Chairman of the Board

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]
 Signature of Holding Company Director and Official

3-20-17

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

RSSD ID _____
 C.I. _____

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2016

Month / Day / Year

None

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

First Defiance Financial Corporation

Legal Title of Holding Company

601 Clinton Street

(Mailing Address of the Holding Company) Street / P.O. Box

Defiance OH 43512

City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Steve Giesige Senior Accountant

Name Title

419-782-3064

Area Code / Phone Number / Extension

419-785-3759

Area Code / FAX Number

sgiesige@first-fed.com

E-mail Address

www.fdef.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."

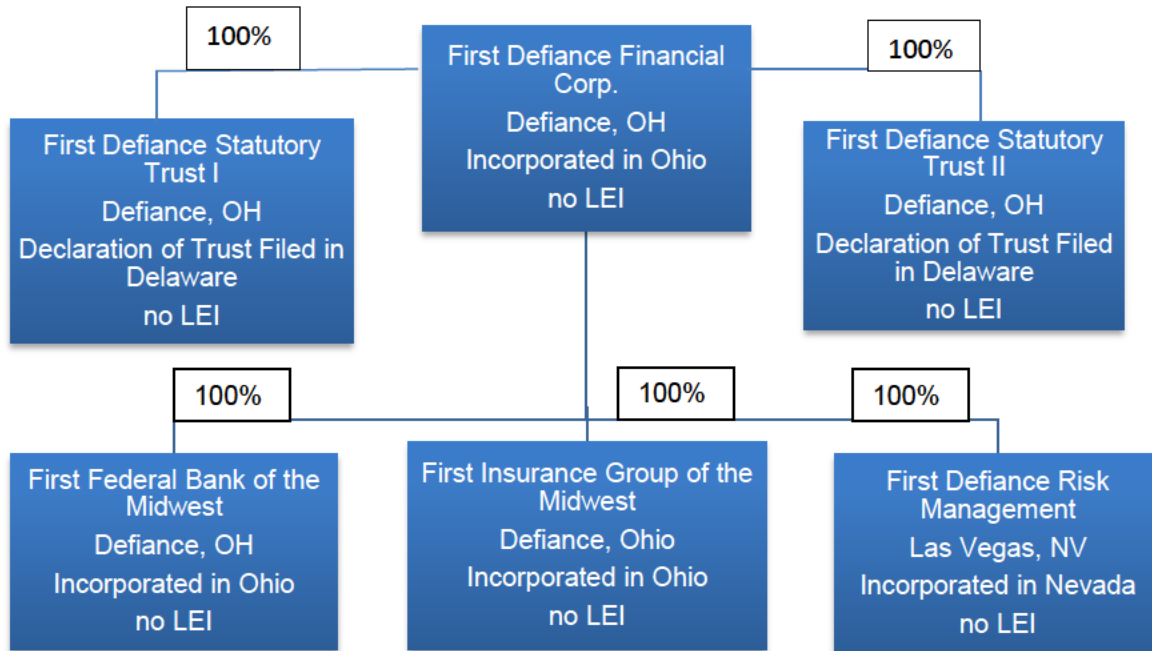
No

Form FR Y-6
First Defiance Financial Corp.
Defiance, Ohio
Fiscal Year Ending December 31, 2016

Report Item

1: The savings and loan holding company prepares an annual report for its securities holders and is registered with the SEC. This report is filed publicly.

2a: Organizational Chart:



NR=Ownership percentage not reportable on the FR Y-10.

2b: Domestic branch listing provided to the Federal Reserve Bank on March 31, 2017.

Results: A list of branches for your depository institution **FIRST FEDERAL BANK OF THE MIDWEST (ID_RSSD 981275)**.

This depository institution is held by **FIRST DEFIANCE FINANCIAL CORPORATION (3316917)** of **DEFIANCE, OH**.
The data are as of **12/31/2017**. Data reflects information that was received and processed through **01/04/2018**.

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 date 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.

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.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note

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**.
The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID	RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID	RSSD*	Comments
OK		Full Service (Head Office)	981275		FIRST FEDERAL BANK OF THE MIDWEST	601 CLINTON STREET	DEFIANCE	OH	43512	DEFIANCE	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3840113		FORT WAYNE BRANCH	1595 WEST DUPONT ROAD	FORT WAYNE	IN	46825	ALLEN	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	4842084		FORT WAYNE ILLINOIS RD.	9909 ILLINOIS ROAD	FORT WAYNE	IN	46804	ALLEN	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	2056618		ADRIAN NORTH BRANCH	300 NORTH MAIN STREET	ADRIAN	MI	49221	LENAWEE	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	2053822		ADRIAN WEST BRANCH	1701 WEST MAUMEE STREET	ADRIAN	MI	49221	LENAWEE	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	2064891		HUDSON BRANCH	539 SOUTH MERIDIAN HIGHWAY	HUDSON	MI	49247	LENAWEE	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	2053699		MORENCI BRANCH	211 WEST MAIN STREET	MORENCI	MI	49256	LENAWEE	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	879448		TECUMSEH WEST BRANCH	1449 WEST CHICAGO BOULEVARD	TECUMSEH	MI	49286	LENAWEE	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3937460		ARLINGTON BRANCH	112 EAST LIBERTY STREET	ARLINGTON	OH	45814	HANCOCK	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3840177		BOWLING GREEN BRANCH	1226 WEST WOOSTER STREET	BOWLING GREEN	OH	43402	WOOD	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	4416131		BOWLING GREEN NORTH BRANCH	1200 NORTH MAIN STREET	BOWLING GREEN	OH	43402	WOOD	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3840038		BRYAN MAIN BRANCH	204 EAST HIGH STREET	BRYAN	OH	43506	WILLIAMS	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	231327		CAREY BRANCH	128 SO. VANCE STREET	CAREY	OH	43316	WYANDOT	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3840010		DEFIANCE NORTH BRANCH	1177 NORTH CLINTON STREET	DEFIANCE	OH	43512	DEFIANCE	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3840092		DELPHOS BRANCH	230 EAST SECOND STREET	DELPHOS	OH	45833	ALLEN	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3840186		ELIDA BRANCH	105 SOUTH GREENLAWN AVENUE	ELIDA	OH	45807	ALLEN	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3203558		FINDLAY DOWNTOWN BRANCH	301 SOUTH MAIN STREET	FINDLAY	OH	45840	HANCOCK	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3840065		FINDLAY EAST BRANCH	7591 PATRIOT DRIVE	FINDLAY	OH	45840	HANCOCK	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3840056		FINDLAY NORTH BRANCH	3900 NORTH MAIN STREET	FINDLAY	OH	45840	HANCOCK	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3840195		FOSTORIA BRANCH	1694 NORTH COUNTYLINE STREET	FOSTORIA	OH	44830	SENECA	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3345805		GENOA BRANCH	22020 STATE ROUTE 51 WEST	GENOA	OH	43430	OTTAWA	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3840122		GLANDORF BRANCH	135 SOUTH MAIN STREET	GLANDORF	OH	45848	PUTNAM	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Limited Service	948429		HARPSTER BRANCH	17480 CHEROKEE STREET	HARPSTER	OH	43323	WYANDOT	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3840814		HICKSVILLE BRANCH	201 EAST HIGH STREET	HICKSVILLE	OH	43526	DEFIANCE	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	5160888		HILLIARD	4501 CEMETERY ROAD	HILLIARD	OH	43026	FRANKLIN	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3840823		LIMA ALLENTOWN BRANCH	2600 ALLENTOWN ROAD	LIMA	OH	45805	ALLEN	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3840850		LIMA SHAWNEE BRANCH	2565 SHAWNEE ROAD	LIMA	OH	45806	ALLEN	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	1229282		BARKS ROAD OFFICE	195 BARKS ROAD WEST	MARION	OH	43302	MARION	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	2949868		JAMESWAY BRANCH	279 JAMES WAY	MARION	OH	43302	MARION	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3840083		MAUMEE BRANCH	417 WEST DUSSEL DRIVE	MAUMEE	OH	43537	LUCAS	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	1459726		MCCOMB BRANCH	124 EAST MAIN STREET	MCCOMB	OH	45858	HANCOCK	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3840869		MONTPELIER BRANCH	1050 EAST MAIN STREET	MONTPELIER	OH	43543	WILLIAMS	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3840131		NAPOLION MAIN BRANCH	625 SCOTT STREET	NAPOLION	OH	43545	HENRY	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3840140		NAPOLION NORTH BRANCH	1800 NORTH SCOTT STREET	NAPOLION	OH	43545	HENRY	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	2949363		OREGON BRANCH	3426 NAVARRA AVENUE	OREGON	OH	43616	LUCAS	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	566421		OTTAWA BRANCH	405 EAST MAIN STREET	OTTAWA	OH	45875	PUTNAM	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3840159		PAULDING BRANCH	905 NORTH WILLIAMS STREET	PAULDING	OH	45879	PAULDING	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3345814		PERRYSBURG BRANCH	1077 LOUISIANA AVENUE	PERRYSBURG	OH	43551	WOOD	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	5160879		TOLEDO - CHERRY STREET	1707 CHERRY ST.	TOLEDO	OH	43608	LUCAS	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	4934907		TOLEDO WEST CENTRAL	2920 WEST CENTRAL AVENUE	TOLEDO	OH	43606	LUCAS	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	533928		COMMERCIAL SAVINGS BANK, THE	118 SOUTH SANDUSKY	UPPER SANDUSKY	OH	43351	WYANDOT	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	
OK		Full Service	3840168		WAUSEON BRANCH	211 SOUTH FULTON STREET	WAUSEON	OH	43567	FULTON	UNITED STATES	Not Required	Not Required	FIRST FEDERAL BANK OF THE MIDWEST		981275	

FORM FR Y-6

**First Defiance Financial Corp.
Fiscal Year Ending December 31, 2016**

Report Item 3: Securities Holders
(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2016			Securities holders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2016		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Dimensional Fund Advisors LP Austin, TX, USA	USA	782,119 - 8% Common Stock			
Blackrock, Inc. New York, NY, USA	USA	1,127,328 - 11% Common Stock			

FORM FR Y-6
First Defiance Financial Corp.
Fiscal Year Ending December 31, 2017

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securi- ties are held (List names of companies and percentage of voting securities held)
William Small Defiance, OH, USA	N/A	Chairman of the Board of Directors	N/A	N/A	1%	N/A	N/A
Donald Hileman Defiance, OH, USA	N/A	President & CEO	Executive Vice President & CEO (First Federal Bank) CEO (First Insurance Group)	N/A	0%	N/A	N/A
Kevin Thompson Defiance, OH, USA	N/A	Executive Vice President & CFO	Executive Vice President & CFO (First Federal Bank)	N/A	0%	N/A	N/A
Sharon L. Davis Fort Wayne, IN, USA	N/A	N/A	Executive Vice President (First Federal Bank)	N/A	0%	N/A	N/A
Amy L. Hackenberg Findlay, OH, USA	N/A	N/A	Executive Vice President (First Federal Bank)	N/A	0%	N/A	N/A
Dennis Rose Defiance, OH, USA	N/A	N/A	Executive Vice President (First Federal Bank)	N/A	0%	N/A	N/A
Gregory Allen Findlay, OH, USA	N/A	N/A	Executive Vice President (First Federal Bank)	N/A	0%	N/A	N/A
Timothy Harris Bowling Green, OH, USA	N/A	N/A	Executive Vice President (First Federal Bank)	N/A	0%	N/A	N/A
Jim Williams Defiance, OH, USA	N/A	N/A	Executive Vice President (First Federal Bank)	N/A	0%	N/A	N/A
Marybeth Shunck Swanton, OH, USA	N/A	N/A	Executive Vice President (First Federal Bank)	N/A	0%	N/A	N/A
Mike Mulford Defiance, OH, USA	N/A	N/A	Executive Vice President (First Federal Bank)	N/A	0%	N/A	N/A
John Reisner Defiance, OH, USA	N/A	N/A	Executive Vice President (First Federal Bank)	N/A	0%	N/A	N/A
Stephen Boomer Defiance, OH, USA	N/A	Director	N/A	Retired President & CEO (Arps Dairy, Inc.)	0%	N/A	N/A

FORM FR Y-6
First Defiance Financial Corp.
Fiscal Year Ending December 31, 2017

Report Item 4: Insiders
(1), (2), (3)(a)(b)(c), and (4)(a)(b)(c)

(1) Name, City, State, Country	(2) Principal Occupation if other than with Holding Company	(3)(a) Title & Position with Holding Company	(3)(b) Title & Position with Subsidiaries (include names of subsidiaries)	(3)(c) Title & Position with Other Businesses (include names of other businesses)	(4)(a) Percentage of Voting Shares in Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securi- ties are held (List names of companies and percentage of voting securities held)
John Bookmyer Findlay, OH, USA	N/A	Director	N/A	President & CEO (Touch Consulting, LLC) CEO (Pain Mangement Group)	0%	N/A	N/A
Douglas Burgei, D.V.M. Napoleon, OH, USA	N/A	Director	N/A	Vetemarian (Napoleon Veternary Clinic)	0%	N/A	N/A
Jean Hubbard Defiance, OH, USA	N/A	Director	N/A	Business Mgr & Treasurer (The Hubbard Company)	0%	N/A	N/A
Barbara Mitzel Adrian, MI, USA	N/A	Director	N/A	Director of Public Affairs (Consumers Energy)	0%	N/A	N/A
Samual Strausbaugh Tiffin, OH, USA	N/A	Director	N/A	President & CEO (JB & Company, Inc.)	0%	N/A	N/A
Charles D. Niehaus Sylvania, OH, USA	N/A	Director	N/A	Member, Manager (Niehaus, Wise & Kalas Ltd, Attorneys at Law)	0%	N/A	N/A
Thomas A. Reineke Findlay, OH, USA	N/A	Director	N/A	President and CEO of Reineke Family Dealerships	0%	N/A	N/A
Robert E. Beach Findlay, OH, USA	N/A	Director	N/A	N/A	0%	N/A	N/A
Blackrock, Inc. New York, NY, USA	N/A	N/A	N/A	N/A	12%	N/A	N/A