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. § 310S(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.

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 Officer
Chairman of the Board
Title of the Holding Company Director and Officer
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 Officer
3-20-17

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2016

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.

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

None
Reporter's Legal Entity Identifier (LEI) (20-character LEI code)

First Defiance Financial Corporation
Legal Title of Holding Company

601 Clinton Street
Street Address of the Holding Company

Defiance, OH 43512
City State Zip Code

Person to whom questions about this report should be directed:
Steve Giesige
Name
Senior Accountant
Title

419-782-3064
Area Code / Phone Number / Extension

419-785-3759
Area Code / FAX Number

sgiesige@first-fed.com
E-mail Address

www.first-fed.com
Address (URL) for the Holding Company's web page

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 8.25 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 25050, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.
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:

```
First Defiance Financial Corp.
Defiance, OH
Incorporated in Ohio
no LEI

First Defiance Statutory Trust I
Defiance, OH
Declaration of Trust Filed in Delaware
no LEI

First Federal Bank of the Midwest
Defiance, OH
Incorporated in Ohio
no LEI

First Defiance Statutory Trust II
Defiance, OH
Declaration of Trust Filed in Delaware
no LEI

First Insurance Group of the Midwest
Defiance, Ohio
Incorporated in Ohio
no LEI

First Defiance Risk Management
Las Vegas, NV
Incorporated in Nevada
no LEI
```

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

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

1. If the branch information is correct, enter 'OK' in the Data Action column.

2. 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.

3. 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.

**Delete:** If a branch listed was sold or closed, enter 'Delete' in the Data Action column and the sale or closure date in the Effective Date column.

**Note:**

If you are e-mailing this to your FR contact, put your institution name, city and state in the subject line of the e-mail.

**Submission Procedure**

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

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

**FR Y-10 Reporting Requirements**

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.

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

* FDIC UNI/NM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.
<table>
<thead>
<tr>
<th>(1)(a)</th>
<th>(1)(b)</th>
<th>(1)(c)</th>
<th>(2)(a)</th>
<th>(2)(b)</th>
<th>(2)(c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name,</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
<td>Name,</td>
<td>Country of Citizenship or Incorporation</td>
<td>Number and Percentage of Each Class of Voting Securities</td>
</tr>
<tr>
<td>City, State, Country</td>
<td>USA</td>
<td>Dimensional Fund Advisors LP Austin, TX, USA</td>
<td>USA</td>
<td>782,119 - 8% Common Stock</td>
<td>USA</td>
</tr>
</tbody>
</table>

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
<table>
<thead>
<tr>
<th></th>
<th>(1) Name, City, State, Country</th>
<th>(2) Principal Occupation if other than with Holding Company</th>
<th>(3)(a) Title &amp; Position with Holding Company</th>
<th>(3)(b) Title &amp; Position with Subsidiaries (include names of subsidiaries)</th>
<th>(3)(c) Title &amp; Position with Other Businesses (include names of other businesses)</th>
<th>(4)(a) Percentage of Voting Shares in Holding Company</th>
<th>(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</th>
<th>(4)(c) List names of other companies (includes partnerships) 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>1</td>
<td>William Small, Defiance, OH, USA</td>
<td>N/A</td>
<td>Chairman of the Board of Directors</td>
<td>N/A</td>
<td>1%</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>2</td>
<td>Donald Hileman, Defiance, OH, USA</td>
<td>N/A</td>
<td>President &amp; CEO</td>
<td>Executive Vice President &amp; CEO (First Federal Bank)</td>
<td>N/A</td>
<td>N/A</td>
<td>0%</td>
<td>N/A</td>
</tr>
<tr>
<td>3</td>
<td>Kevin Thompson, Defiance, OH, USA</td>
<td>N/A</td>
<td>Executive Vice President &amp; CFO</td>
<td>Executive Vice President &amp; CFO (First Federal Bank)</td>
<td>N/A</td>
<td>N/A</td>
<td>0%</td>
<td>N/A</td>
</tr>
<tr>
<td>4</td>
<td>Sharon L. Davis, Fort Wayne, IN, USA</td>
<td>N/A</td>
<td>Executive Vice President &amp; CFO</td>
<td>Executive Vice President &amp; CFO (First Federal Bank)</td>
<td>N/A</td>
<td>N/A</td>
<td>0%</td>
<td>N/A</td>
</tr>
<tr>
<td>5</td>
<td>Amy L. Hackenberg, Findlay, OH, USA</td>
<td>N/A</td>
<td>Executive Vice President &amp; CFO</td>
<td>Executive Vice President &amp; CFO (First Federal Bank)</td>
<td>N/A</td>
<td>N/A</td>
<td>0%</td>
<td>N/A</td>
</tr>
<tr>
<td>6</td>
<td>Dennis Rose, Defiance, OH, USA</td>
<td>N/A</td>
<td>Executive Vice President &amp; CFO</td>
<td>Executive Vice President &amp; CFO (First Federal Bank)</td>
<td>N/A</td>
<td>N/A</td>
<td>0%</td>
<td>N/A</td>
</tr>
<tr>
<td>7</td>
<td>Gregory Allen, Findlay, OH, USA</td>
<td>N/A</td>
<td>Executive Vice President &amp; CFO</td>
<td>Executive Vice President &amp; CFO (First Federal Bank)</td>
<td>N/A</td>
<td>N/A</td>
<td>0%</td>
<td>N/A</td>
</tr>
<tr>
<td>8</td>
<td>Timothy Harris, Bowling Green, OH, USA</td>
<td>N/A</td>
<td>Executive Vice President &amp; CFO</td>
<td>Executive Vice President &amp; CFO (First Federal Bank)</td>
<td>N/A</td>
<td>N/A</td>
<td>0%</td>
<td>N/A</td>
</tr>
<tr>
<td>9</td>
<td>Jim Williams, Defiance, OH, USA</td>
<td>N/A</td>
<td>Executive Vice President &amp; CFO</td>
<td>Executive Vice President &amp; CFO (First Federal Bank)</td>
<td>N/A</td>
<td>N/A</td>
<td>0%</td>
<td>N/A</td>
</tr>
<tr>
<td>10</td>
<td>Marybeth Shunck, Swanton, OH, USA</td>
<td>N/A</td>
<td>Executive Vice President &amp; CFO</td>
<td>Executive Vice President &amp; CFO (First Federal Bank)</td>
<td>N/A</td>
<td>N/A</td>
<td>0%</td>
<td>N/A</td>
</tr>
<tr>
<td>11</td>
<td>Mike Mulford, Defiance, OH, USA</td>
<td>N/A</td>
<td>Executive Vice President &amp; CFO</td>
<td>Executive Vice President &amp; CFO (First Federal Bank)</td>
<td>N/A</td>
<td>N/A</td>
<td>0%</td>
<td>N/A</td>
</tr>
<tr>
<td>12</td>
<td>John Reisner, Defiance, OH, USA</td>
<td>N/A</td>
<td>Executive Vice President &amp; CFO</td>
<td>Executive Vice President &amp; CFO (First Federal Bank)</td>
<td>N/A</td>
<td>N/A</td>
<td>0%</td>
<td>N/A</td>
</tr>
<tr>
<td>Name, City, State, Country</td>
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<td>Title &amp; Position with Holding Company</td>
<td>Title &amp; Position with Subsidiaries (include names of subsidiaries)</td>
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<td>Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)</td>
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<td></td>
</tr>
<tr>
<td>Stephen Boomer, Defiance, OH, USA</td>
<td>N/A Director</td>
<td>N/A</td>
<td>Retired President &amp; CEO (Arps Dairy, Inc.)</td>
<td>0%</td>
<td>N/A</td>
<td>N/A</td>
<td>List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</td>
<td></td>
</tr>
<tr>
<td>John Bookmyer, Findlay, OH, USA</td>
<td>N/A Director</td>
<td>N/A</td>
<td>President &amp; CEO (Touch Consulting, LLC) CEO (Pain Management Group)</td>
<td>0%</td>
<td>N/A</td>
<td>N/A</td>
<td>List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</td>
<td></td>
</tr>
<tr>
<td>Douglas Burgei, D.V.M., Napoleon, OH, USA</td>
<td>N/A Director</td>
<td>N/A</td>
<td>Veterinarian (Napoleon Veterinary Clinic)</td>
<td>0%</td>
<td>N/A</td>
<td>N/A</td>
<td>List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</td>
<td></td>
</tr>
<tr>
<td>Jean Hubbard, Defiance, OH, USA</td>
<td>N/A Director</td>
<td>N/A</td>
<td>Business Mgr &amp; Treasurer (The Hubbard Company)</td>
<td>0%</td>
<td>N/A</td>
<td>N/A</td>
<td>List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</td>
<td></td>
</tr>
<tr>
<td>Barbara Mitzel, Adrian, MI, USA</td>
<td>N/A Director</td>
<td>N/A</td>
<td>Director of Public Affairs (Consumers Energy)</td>
<td>0%</td>
<td>N/A</td>
<td>N/A</td>
<td>List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</td>
<td></td>
</tr>
<tr>
<td>Samuel Strausbaugh, Tiffin, OH, USA</td>
<td>N/A Director</td>
<td>N/A</td>
<td>President &amp; CEO (JB &amp; Company, Inc.)</td>
<td>0%</td>
<td>N/A</td>
<td>N/A</td>
<td>List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</td>
<td></td>
</tr>
<tr>
<td>Charles D. Niehaus, Sylvania, OH, USA</td>
<td>N/A Director</td>
<td>N/A</td>
<td>Member, Manager (Niehaus, Wise &amp; Kaas Ltd, Attorneys at Law)</td>
<td>0%</td>
<td>N/A</td>
<td>N/A</td>
<td>List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</td>
<td></td>
</tr>
<tr>
<td>Thomas A. Reineke, Findlay, OH, USA</td>
<td>N/A Director</td>
<td>N/A</td>
<td>President and CEO of Reineke Family Dealerships</td>
<td>0%</td>
<td>N/A</td>
<td>N/A</td>
<td>List names of other companies (includes partnerships) if 25% or more of voting securities are held (List names of companies and percentage of voting securities held)</td>
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</tr>
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</table>