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FIRST DEFIANCE FINANCIAL CORP

Form 8-K October 21, 2003

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, DC 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): October 20, 2003

First Defiance Financial Corp.

(Exact name of registrant as specified in its charter)

Ohio 0-26850 34-1803915

(State or other jurisdiction of incorporation) (Commission (IRS Employer Identification No.)

Registrant's telephone number, including area code: (419) 782-5015

(Former name or former address, if changed since last report)

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

(a) Financial Statements

None. The financial information included in this report is not required to be filed as part of this report.

(b) Pro Forma Financial Information

None.

(c) Exhibits

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Exhibit 99.1 First Defiance Financial Corp. Press Release dated October 20, 2003 titled "First Defiance Announces Third Quarter Earnings"

ITEM 9. REGULATION FD DISCLOSURES/RESULTS OF OPERATIONS AND FINANCIAL CONDITION PROVIDED UNDER ITEM 12 PURSUANT TO RELEASE 34-47583

On October 20, 2003, First Defiance Financial Corp. issued a press release announcing its earnings for the three-month and year-to-date periods ended September 30, 2003. A copy of this press release and related earnings tables are furnished herein as Exhibit 99.1. This information is being furnished under Item 9 as provided in the Commission's final rule; interim guidance regarding Form 8-K Item 11 and Item 12 filing requirements (Release No. 34-47583).

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this Current Report on Form 8-K to be signed on its behalf by the undersigned hereunto duly authorized.

First Defiance Financial Corp.

By: /s/ John C. Wahl

John C. Wahl

Executive Vice President/ Chief Financial Officer

Date: October 21, 2003