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FIRST DEFIANCE FINANCIAL CORP

Form 8-K January 21, 2004

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): January 19, 2004

First Defiance Financial Corp.

(Exact name of registrant as specified in its charter)

Ohio 0-26850 34-1803915

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

601 Clinton Street, Defiance, Ohio 43512
-----(Address of principal executive offices) (Zip Code)

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 $\label{eq:none} \mbox{None.}$
- (c) Exhibits

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Exhibit 99.1 First Defiance Financial Corp. Press Release dated January 19, 2004 titled "First Defiance Announces 2003 Annual Earnings"

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

On January 19, 2004, First Defiance Financial Corp. issued a press release announcing its earnings for the three-month and annual periods ended December 31, 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: January 21, 2004