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FIFTH THIRD BANCORP
Form 13F-NT
November 14, 2001

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 13F

FORM 13F COVER PAGE

Report for the Quarter Ended: September 30, 2001

Check here if Amendment []; Amendment Number: []
This Amendment (Check only one): [] is a restatement.
[] adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: Fifth Third Bancorp
Address: 38 Fountain Square Plaza
Cincinnati, Ohio 45263

13F File Number: 28-03158
The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person signing this Report on Behalf of Reporting Manager:

Name: Neal E. Arnold
Title: Executive Vice President, CFO
Phone: 513-534-8577
Signature, Place, and Date of Signing:

----- CINCINNATI, OHIO NOVEMBER 9, 2001 -----
[Signature] [City, State] [Date]

Report Type (Check only one):

- 13F HOLDINGS REPORT
- 13F NOTICE
- 13F COMBINATION REPORT

List of Managers Reporting for this Manager:

NAME:	13F FILE NO.:
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Fifth Third Bank	28-539
Lyon Street Asset Management	28-7690
Heartland Capital Management	28-01397
Fifth Third Bank - a Michigan Banking Corp (formerly Old Kent Bank)	28-676
Maxus Investment Advisors	28-04253

