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FIFTH THIRD BANCORP Form 8-K March 11, 2003

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 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): March 11, 2003

FIFTH THIRD BANCORP (Exact name of registrant as specified in its charter)

Ohio 0-8076 31-0854434 (State or other jurisdiction (Commission (IRS Employer of incorporation) File Number) Identification No.)

Fifth Third Center

38 Fountain Square Plaza, Cincinnati, Ohio 45263 (Address of principal executive offices) (Zip Code)

Registrant's telephone number, including area code: (513) 534-5300

Not Applicable (Former name or address, if changed since last report)

Item 7. Financial Statements and Exhibits

Exhibit 99.1 - Management Discussion of Trends

Item 9. Regulation FD Disclosure

To assist investors, financial analysts and other interested parties in their analysis of Fifth Third Bancorp, the Registrant developed the document attached as Exhibit 99.1 to this Form 8-K. This document, incorporated herein by reference, is furnished, not filed.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

FIFTH THIRD BANCORP (Registrant)

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March 11, 2003

/s/ Neal E. Arnold

Neal E. Arnold Executive Vice President and Chief Financial Officer