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FIFTH THIRD BANCORP
Form 8-K
March 20, 2001

1

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 20, 2001

FIFTH THIRD BANCORP

(Exact name of registrant as specified in its charter)

| | | |
|---|-----------------------------|--------------------------------------|
| Ohio | 0-8076 | 31-0854434 |
| (State or other jurisdiction of incorporation) | (Commission File Number) | (IRS Employer 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) 579-5300

Not Applicable

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

2

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

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registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

FIFTH THIRD BANCORP
(Registrant)

March 20, 2001

/s/ Neal E. Arnold

Neal E. Arnold
Executive Vice President
and Chief Financial Officer