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FIFTH THIRD BANCORP

Form 8-K January 31, 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): January 31, 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 9. Regulation FD Disclosure

On January 31, 2003, Fifth Third Bancorp issued a news release clarifying Fifth Third Bancorp's outlook regarding current regulatory matters, attached as Exhibit 99.1 to this Form 8-K. This news release, 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)

January 31, 2003 /s/ Neal E. Arnold

Neal E. Arnold Executive Vice President

1

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and Chief Financial Officer