

FIFTH THIRD BANCORP  
Form 8-K  
September 09, 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): September 9, 2003

---

### FIFTH THIRD BANCORP

(Exact name of registrant as specified in its charter)

**Ohio**  
(State or other jurisdiction

of incorporation)

**0-8076**  
(Commission

File Number)

**31-0854434**  
(IRS Employer

Identification No.)

#### Fifth Third Center

**38 Fountain Square Plaza, Cincinnati, Ohio**  
(Address of principal executive offices)

**45263**  
(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)

September 9, 2003

/s/ NEAL E. ARNOLD

---

**Neal E. Arnold**

**Executive Vice President**

**and Chief Financial Officer**