# 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 (Co

0-8076 (Commission 31-0854434 (IRS Employer

of incorporation)

File Number)

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

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### Not Applicable

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

# Exhibit 99.1 Management Discussion of Trends TTEM 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)

Neal E. Arnold

**Executive Vice President** 

and Chief Financial Officer