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FIFTH THIRD BANCORP
Form 11-K
June 28, 2002

SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 11-K

ANNUAL REPORT PURSUANT TO SECTION 15(d) OF THE
SECURITIES EXCHANGE ACT OF 1934
For the fiscal year ended December 30, 2001

OR

TRANSITION REPORT PURSUANT TO SECTION 15(d) OF THE
SECURITIES AND EXCHANGE ACT OF 1934 (NO FEE REQUIRED)
For the transition period from _____ to _____

Commission file number 0-08076

A. Full title of the plan and the address of the plan, if
different from that of the issuer named below:
THE FIFTH THIRD BANCORP MASTER PROFIT SHARING PLAN
38 Fountain Square Plaza, Cincinnati, Ohio 45263

B. Name of issuer of the securities held pursuant to the plan
and the address of its principal executive office:
FIFTH THIRD BANCORP
38 Fountain Square Plaza, Cincinnati, Ohio 45263

FINANCIAL STATEMENTS AND EXHIBITS

The following financial statements and exhibits are filed as part of this annual report:

| | |
|------------|--|
| Exhibit 23 | Independent Auditors' Consent |
| Exhibit 99 | Financial Statements for the years ended December 30, 2001 and 2000 and Supplemental Schedule as of December 30, 2001 for The Fifth Third Bancorp Master Profit Sharing Plan |

SIGNATURES

The Plan. Pursuant to the requirements of the Securities Exchange Act of 1934, The Fifth Third Bank Pension and Profit Sharing Committee has duly caused this annual report to be signed on its behalf by the undersigned hereunto duly authorized.

THE FIFTH THIRD BANCORP
MASTER PROFIT SHARING PLAN

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By: /s/Paul L. Reynolds

Paul L. Reynolds
Member, Pension and Profit
Sharing Committee

Date: June 28, 2002