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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 31, 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 0-12216

A. Full title of the plan and the address of the plan, if  
different from that of the issuer named below:

OLD KENT THRIFT 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 23.1	Consent of Independent Public Accountants
Exhibit 99	Financial Statements for the years ended December 31, 2001 and 2000 and Supplemental Schedule as of December 31, 2001 for the Old Kent Thrift Plan

SIGNATURES

The Plan. Pursuant to the requirements of the Securities Exchange Act of 1934,  
the trustees have duly caused this annual report to be signed on its behalf by  
the undersigned hereunto duly authorized.

OLD KENT THRIFT PLAN

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By: Fifth Third Bank, a Michigan banking  
corporation, Trustee

Date: June 28, 2002

By: /s/ Paul L. Reynolds  
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Paul L. Reynolds  
Assistant Secretary