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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

Paul L. Reynolds
Assistant Secretary