

FIFTH THIRD BANCORP  
Form 8-K  
February 19, 2004

---

# 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): February 19, 2004

---

## FIFTH THIRD BANCORP

(Exact name of registrant as specified in its charter)

|   |                                       |  |
|---|---------------------------------------|--|
| Ohio<br>(State or other<br>jurisdiction of incorporation) | 0-8076<br>(Commission<br>File Number) | 31-0854434<br>(IRS Employer<br>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 13 2003 Annual Report to Shareholders of Fifth Third Bancorp.

Item 9. Regulation FD Disclosure

Fifth Third Bancorp today began mailing to its shareholders its Notice of Annual Meeting of Shareholders, Proxy Statement and its 2003 Annual Report to Shareholders. The 2003 Annual Report to Shareholders is attached hereto as Exhibit 13. You may also view these documents on Fifth Third Bancorp's web site at [www.53.com/investor](http://www.53.com/investor). The information in this Form 8-K and Exhibit 13 attached hereto shall not be deemed filed for purposes of Section 18 of the Securities Act of 1934, nor shall it be deemed incorporated by reference in any filing under the Securities Act of 1933, except as shall be expressly set forth by specific reference.

**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)

/s/ Neal E. Arnold

---

Neal E. Arnold

Executive Vice President and Chief Financial Officer

February 19, 2004