

FIFTH THIRD BANCORP  
Form 11-K  
September 22, 2003

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, 2002

**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:

**FIFTH THIRD BANCORP FROZEN SUCCESSOR 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 32	Certification Pursuant to 18 U.S.C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes-Oxley Act of 2002 by Vice President, Director of Employee Services.
Exhibit 99	Financial Statements for the year ended December 31, 2002 and Supplemental Schedule as of December 31, 2002 for Fifth Third Bancorp Frozen Successor 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.

FIFTH THIRD BANCORP

FROZEN SUCCESSOR PLAN

**By:** /s/ PAUL L. REYNOLDS  
Paul L. Reynolds

Member, Pension and Profit

Sharing Committee

Date: September 19, 2003