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Fifth Third Bancorp

Paul L. Reynolds
Executive Vice President, Secretary
and General Counsel
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August 14, 2002

Via Facsimile and Hand Delivery

Jonathan G. Katz, Secretary
Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, D.C. 20549

RE: Fifth Third Bancorp Sworn Statements

Dear Mr. Katz:

Pursuant to Order of the Securities and Exchange Commission (File No. 4-460), enclosed please find the Statement under Oath of Principal Executive Officer and Principal Financial Officer Regarding Facts and Circumstances Related to Exchange Act Filings from each of George A. Schaefer, Jr., President and Chief Executive Officer, and Neal E. Arnold, Chief Financial Officer, of Fifth Third Bancorp.

Please acknowledge receipt of this letter and statements by stamping and returning the enclosed copy of this letter in the self-addressed, stamped envelope provided.

If you have any questions, please contact me at (513) 579-4370.

Very truly yours,

FIFTH THIRD BANCORP

Paul L. Reynolds
Paul L. Reynolds

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STATEMENT UNDER OATH OF PRINCIPAL EXECUTIVE OFFICER AND PRINCIPAL FINANCIAL OFFICER REGARDING FACTS AND CIRCUMSTANCES RELATING TO EXCHANGE ACT FILINGS

I, Neal E. Arnold, state and attest that:

- (1) To the best of my knowledge, based upon a review of the covered reports of Fifth Third Bancorp, and, except as corrected or supplemented in a subsequent covered report:
 - no covered report contained an untrue statement of a material fact as of the end of the period covered by such report (or in the case of a report on Form 8-K or definitive proxy materials, as of the date on which it was filed); and
 - no covered report omitted to state a material fact necessary to make the statements in the covered report, in light of the circumstances under which they were made, not misleading as of the end of the period covered by such report (or in the case of a report filed on Form 8-K or definitive proxy materials, as of the date on which it was filed).
- (2) I have reviewed the contents of this statement with the Company's audit committee.
- (3) In this statement under oath, each of the following, if filed on or before the date of this statement, is a "covered report":
 - Annual Report on Form 10-K for the year ended December 31, 2001 of Fifth Third Bancorp;
 - all reports on Form 10-Q, all reports on Form 8-K and all definitive proxy materials of Fifth Third Bancorp filed with the Commission subsequent to the filing of the Form 10-K identified above; and
 - any amendments to any of the foregoing.

Neal E. Arnold
Neal E. Arnold
August 14, 2002

Subscribed and sworn to
before me this 14th day of
August, 2002.



DEBRA E. ALDRED
Notary Public, State of Ohio
My Commission Expires
July 12, 2004

Debra E. Aldred
Notary Public

My Commission Expires:

July 12, 2004

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