

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

OMB APPROVAL

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SCHEDULE 13G

Under the Securities Exchange Act of 1934

(Amendment No. 2)*

Cincinnati Financial Corporation

(Name of Issuer)

Common Shares, Without Par Value

(Title of Class of Securities)

172062101

(CUSIP Number)

December 31, 2000
(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this schedule is filed:

[] Rule 13d-1 (b)
[x] Rule 13d-1 (c)
[] Rule 13d-1 (d)

*The remainder of this cover page shall be filled out for a reporting person's initial filing on this form with respect to the subject class of securities, and for any subsequent amendment containing information which would alter the disclosures provided in a prior cover page.

The information required in the remainder of this cover page shall not be deemed to be "filed" for the purpose of Section 18 of the Securities Exchange Act of 1934 ("Act") or otherwise subject to the liabilities of that section of the Act but shall be subject to all other provisions of the Act (however, see the Notes).

CUSIP NO. 172062101

13G

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1 NAME OF REPORTING PERSON
S.S. OR I.R.S. IDENTIFICATION NO. OF ABOVE PERSON

Fifth Third Bank
31-0676865

2 CHECK THE APPROPRIATE BOX IF A MEMBER OF A GROUP*

(a) X
(b)

3 SEC USE ONLY

4 CITIZENSHIP OR PLACE OF ORGANIZATION
Ohio corporation

NUMBER OF
SHARES
BENEFICIALLY
OWNED BY
EACH
REPORTING
PERSON
WITH

5 SOLE VOTING POWER
7,537,208

6 SHARED VOTING POWER
335,912

7 SOLE DISPOSITIVE POWER
5,720,339

8 SHARED DISPOSITIVE POWER
317,576

9 AGGREGATE AMOUNT BENEFICIALLY OWNED BY EACH REPORTING PERSON
7,873,120

10 CHECK BOX IF THE AGGREGATE AMOUNT IN ROW (9) EXCLUDES CERTAIN SHARES*
NOT APPLICABLE

11 PERCENT OF CLASS REPRESENTED BY AMOUNT IN ROW 9
4.89%

12 TYPE OF REPORTING PERSON*
BK

*SEE INSTRUCTION BEFORE FILLING OUT!

Cincinnati Financial Corporation
172062101

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Item 1 (a) Name of Issuer:

Cincinnati Financial Corporation

Item 1 (b) Address of Issuer's Principal Executive Office:

6200 South Gilmore Road
Fairfield, Ohio 45014-5141

Item 2 (a) - (c) Names, Addresses & Citizenship of Persons Filing:

Fifth Third Bank
38 Fountain Square Plaza
Cincinnati, Ohio 45263

Item 2 (d) Title of Class of Securities:

Common Shares, without par value

Item 2 (e) CUSIP Number:

172062101

Item 3 Not Applicable

Fifth Third Bank is filing this statement pursuant to
Rule 13d-1 (c).

Item 4 Ownership:

This report relates to beneficial holdings by Fifth
Third Bank, of an aggregate of 7,537,208 outstanding
shares of the Common Stock of Cincinnati Financial
Corporation, no par value.

The following tabulations set forth the shares with
respect of which voting rights are held or shared and
those shares to which there is the power of disposal.

(a) Amount Beneficially Owned:

Fifth Third Bank, has neither voting power nor dispositive
power with respect to 6,737,314 shares and are not deemed to
be beneficially owned.

The following are held in fiduciary accounts and are deemed to
be beneficially owned:

Powers:	No. of Shares
Full voting; full dispositive	5,720,339
Full voting; shared dispositive	0
Full voting; no dispositive	1,816,869
Shared voting; full dispositive	0
Shared voting; shared dispositive	317,576
Shared voting; no dispositive	18,336
No voting; full dispositive	0
No voting; shared dispositive	0
No voting; no dispositive	6,737,314

(b) Percentage of Class:

Fifth Third Bank has aggregate beneficial ownership of 4.89%.

(c) Number of Shares as to which such Person has:

(i)	Sole Power to Vote or to Direct the Vote	7,537,208
(ii)	Shared Power to Vote or to Direct the Vote	335,912
(iii)	Sole Power to Dispose or to Direct the Disposition of	5,720,339
(iv)	Shared Power to Dispose or to Direct the disposition of	317,576

Item 5 Ownership of Five Percent or Less of a Class.

Not Applicable

Item 6 Ownership of More than Five Percent on Behalf of Another Person.

Not Applicable

Item 7 Identification and Classification of the Subsidiary which acquired the Security being Reported on by the Bank.

Fifth Third Bank has filed this schedule in accordance with Section 240.13 (d-1) (b) (ii) (G) of the Exchange Act Rules, which hold more than 5% of the outstanding stock of the Issuer, as shown below.

List of Banking Subsidiaries -----	Federal Tax ID Number -----	Item 3 Classification -----
Fifth Third Bank	31-0676865	BK

Items 8-9 Not Applicable

Item 10 Certification

By signing below the undersigned certifies that, to the best of his knowledge and belief, the securities referred to above were acquired in the ordinary course of business and were not acquired for the purpose of and do not have the effect of changing or influencing the control of the issuer of such securities and were not acquired in connection with or as a participant in any transaction having such purposes or effect.

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

FEBRUARY 02, 2001

Date

FIFTH THIRD BANK

By: /s/ MICHAEL K. KEATING

Name: Michael K. Keating

Title: Executive Vice President