

SECURITIES AND EXCHANGE COMMISSION

FORM 8-K

Current report filing

Filing Date: **1999-03-26** | Period of Report: **1999-03-15**
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FILER

FIFTH THIRD BANK AUTO TRUST 1996-A

CIK: **1037314** | State of Incorporation: **OH** | Fiscal Year End: **1231**
Type: **8-K** | Act: **34** | File No.: **333-00856-01** | Film No.: **99574392**
SIC: **6189** Asset-backed securities

Mailing Address	Business Address
38 FOUNTAIN SQUARE PLAZA CINCINNATI OH 45263	38 FOUNTAIN SQUARE PLZ CINCINNATI OH 45263 5135795300

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) March 15, 1999

FIFTH THIRD BANK

(Exact name of registrant as specified in its charter)

Ohio	333-856	31-0854433
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

38 Fountain Square Plaza, Cincinnati, Ohio	45263
(Address of principal executive offices)	(Zip Code)

Registrant's telephone number, including area code: (513) 579-5300

Not Applicable

(Former name or address, if changed since last report.)

Item 5. Other Events

None.

Item 7. Financial Statements and Exhibits

Exhibit 20 - Monthly Servicing Report

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 Bank
(Registrant)

March 26, 1999

/s/ Roger W. Dean

Roger W. Dean, Controller

<TABLE>
<CAPTION>

FIFTH THIRD BANK AUTO RECEIVABLES TRUST
1996-A

Exhibit 20

Monthly Statement to Certificateholders
Servicer: Fifth Third Bank
Trustee: Harris Trust and Savings Bank

Collection Period: 1-Feb-99 28-Feb-99
Distribution Date: 15-Mar-99

Statement for Class A and Class B Certificateholders Pursuant
to Section 4.7 of the Pooling and Servicing Agreement

Per \$1,000 of
Original
Class A/Class B
Certificate Amount

<S>	<C>	<C>
(i) Principal Distribution		
Class A Certificate Amount	\$ 4,514,753.32	\$ 11.57610306
Class B Certificate Amount	\$ 212,737.07	\$ 11.57563772
(ii) Interest Distribution		
Class A Certificate Amount	\$ 284,142.64	\$ 0.72855907
Class B Certificate Amount	\$ 13,716.76	\$ 0.74636848
(iii) Servicing Fee	\$ 47,989.58	\$ 0.11751083
(iv) Class A Certificate Balance (after principal distributions)	\$ 50,480,596.92	
Class A Pool Factor (after principal distributions)	0.1294353	
Class B Certificate Balance (after principal distributions)	\$ 2,379,405.85	
Class B Pool Factor (after principal distributions)	0.1294703	
(v) Total Pool Balance (end of Collection Period)	\$ 52,860,002.77	
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	Current Period	Cumulative
(vi) Defaulted Receivables	\$ 167,120.77	\$ 13,741,782.35
Liquidation Proceeds	211,767.40	7,509,430.59
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Aggregate Net Losses	\$ (44,646.63)	\$ 6,232,351.76
	=====	=====
(vii) Aggregate Principal Balance of Receivables Repurchased by Seller or Servicer:		
Principal Portion	\$ -	
Interest Portion	\$ -	
(viii) Class A Interest Carryover Shortfall	\$ -	
Class B Interest Carryover Shortfall	\$ -	
Class A Principal Carryover Shortfall	\$ -	
Class B Principal Carryover Shortfall	\$ -	
(ix) Reserve Account Balance (after giving effect to payments made on the Distribution Date)	\$ 6,125,764.72	
(x) Specified Reserve Account Balance (after giving effect to payments made on the Distribution Date)	\$ 6,125,764.72	

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