



## Edgar Filing: HUNTINGTON BANCSHARES INC/MD - Form 8-K

### FORWARD-LOOKING STATEMENT

The information contained in this Current Report on Form 8-K contains forward-looking statements, including certain expectations and projections, which are subject to numerous assumptions, risks, and uncertainties. A number of factors, including but not limited to those set forth under the heading "Business Risks" included in Item 1 of Huntington's Annual Report on Form 10-K for the year ended December 31, 2001, and other factors described from time to time in Huntington's other filings with the Securities and Exchange Commission, could cause actual conditions, events, or results to differ significantly from those described in the forward-looking statements. All forward-looking statements included in this Current Report on Form 8-K are based on information available at the time of the Report. Huntington assumes no obligation to update any forward-looking statement.

### 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.

HUNTINGTON BANCSHARES INCORPORATED

Date: November 13, 2002

By: /s/ Michael J. McMennamin

-----  
Michael J. McMennamin  
Vice Chairman, Chief Financial  
Officer and Treasurer  
(Principal Financial Officer)