

HUNTINGTON BANCSHARES INC/MD

Form 11-K

June 27, 2003

Table of Contents

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  
EXCHANGE  
ACT OF 1934  
FOR THE  
TRANSITION  
PERIOD  
FROM \_\_\_\_\_  
to \_\_\_\_\_.

COMMISSION FILE NO. 0-2525

- A. Full Title of the Plan and the address of the Plan, if different from that of the issuer named below:  
**Huntington Investment and Tax Savings Plan**
- B. Name of issuer of the securities held pursuant to the Plan and the address of its principal executive office:  
**Huntington Bancshares Incorporated  
Huntington Center  
41 South High Street  
Columbus, Ohio 43287**
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**TABLE OF CONTENTS**

HUNTINGTON INVESTMENT AND TAX SAVINGS PLAN

EXHIBITS

SIGNATURES

EX-23 CONSENT OF INDEPENDENT AUDITORS

EX-99.1 FINANCIAL STATEMENTS & SUPPLEMENTAL SCHED

EX-99.2 CERTIFICATIONS

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**Table of Contents**

HUNTINGTON INVESTMENT AND TAX SAVINGS PLAN

REQUIRED INFORMATION

Item 4. Financial Statements and Supplemental Schedule for the Plan.

The Huntington Investment and Tax Savings Plan (the Plan) is subject to the Employee Retirement Income Security Act of 1974 (ERISA). In lieu of the requirements of Items 1-3 of this Form, the Plan is filing financial statements and a supplemental schedule prepared in accordance with the financial reporting requirements of ERISA. The Plan financial statements and supplemental schedule for the fiscal year ended December 31, 2002, are included as Exhibit 99.1 to this report on Form 11-K and are incorporated herein by reference. The Plan financial statements and supplemental schedule have been audited by Ernst & Young LLP, Independent Auditors, and their report is included therein.

EXHIBITS

- 23 Consent of Independent Auditors, Ernst & Young LLP
- 99.1 Financial statements and supplemental schedule of The Huntington Investment and Tax Savings Plan for the fiscal year ended December 31, 2002, prepared in accordance with the financial reporting requirements of ERISA.
- 99.2 Certification pursuant to Section 906 of the Sarbanes-Oxley Act of 2002.

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, Huntington Bancshares Incorporated has duly caused this annual report to be signed by the undersigned thereunto duly authorized.

HUNTINGTON INVESTMENT  
AND TAX SAVINGS PLAN

Date: June 27, 2003

By: /s/ Catherine H. Malear  
Catherine H. Malear  
Executive Vice President  
Huntington Bancshares Incorporated