

HUNTINGTON BANCSHARES INC/MD  
Form 8-K  
March 17, 2008

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UNITED STATES  
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 17, 2008

Huntington Bancshares Incorporated

(Exact name of registrant as specified in its charter)

Maryland

0-2525

31-0724920

(State or other jurisdiction  
of incorporation)

(Commission  
File Number)

(I.R.S. Employer  
Identification No.)

41 South High Street, Columbus, Ohio

43287

(Address of principal executive offices)

(Zip Code)

Registrant's telephone number, including area code:

614-480-8300

Not Applicable

Former name or former address, if changed since last report

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

- Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)  
 Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)  
 Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))  
 Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

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**Item 7.01 Regulation FD Disclosure.**

In an internal communication today commenting on recent turmoil in the financial markets, Thomas E. Hoaglin, chairman, president and CEO of Huntington Bancshares noted that Huntington expects 2008 first quarter net charge-offs will be below the full-year targeted range of 0.60-0.65% of average total loans and leases, and that the Franklin Credit Management Corporation relationship continues to perform consistent with expectations and per terms of the requirements of the restructuring previously announced on January 3, 2008.

Huntington noted in a Form 8-K filed February 27, 2008, that it anticipates that more of the expected increase in the allowance for loan and lease losses for 2008 would likely occur in the first half of the year.

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**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.

*March 17, 2008*

Huntington Bancshares Incorporated

By: */s/ Donald R. Kimble*

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*Name: Donald R. Kimble*

*Title: Executive Vice President and Chief Financial Officer*