

HUNTINGTON BANCSHARES INC/MD  
Form 8-K  
August 18, 2008

---

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):

August 15, 2008

Huntington Bancshares Incorporated

(Exact name of registrant as specified in its charter)

Maryland

1-34073

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))

**Top of the Form**

**Item 8.01 Other Events.**

As previously disclosed, Huntington Bancshares Incorporated (Huntington) has a \$1.1 billion commercial lending relationship with Franklin Credit Management Corporation (Franklin). On August 15, 2008, Franklin filed a five-day automatic extension with regard to filing its 2008 second quarter Form 10-Q with the Securities and Exchange Commission and Franklin expects to report a second quarter loss of \$280-\$285 million. Franklin's loss reflects higher provision for credit losses. The provision that Franklin will be taking does not have any impact on Huntington's reported reserve level.

A press release containing Huntington's comments on these developments is attached as Exhibit 99.1.

---

**Top of the Form**

**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

*August 18, 2008*

*By: Donald R. Kimble*

---

*Name: Donald R. Kimble*

*Title: Executive Vice President and Chief Financial Officer*

---

**Top of the Form**

Exhibit Index

<b><u>Exhibit No.</u></b>	<b><u>Description</u></b>
99.1	News release of Huntington Bancshares Incorporated, dated August 15, 2008.