
**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): May 1, 2007

Huntington Bancshares Incorporated
(Exact Name of Registrant
as Specified in Charter)

Maryland
(State or Other Jurisdiction of Incorporation)

0-2525
(Commission File Number)

31-0724920
(IRS Employer Identification No.)

**Huntington Center
41 South High Street
Columbus, Ohio**
(Address of Principal Executive Offices)

43287
(Zip Code)

Registrant's telephone number, including area code: (614) 480-8300

(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 (see General Instruction A.2. below):

- 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.

On May 1, 2007, Huntington Bancshares Incorporated mailed its quarterly letter to shareholders, a copy of which is furnished as Exhibit 99.1 to this report.

Item 9.01 Financial Statements and Exhibits.

The following exhibit is furnished with this report:

Exhibit No.	Description
99.1	Letter to Huntington Bancshares Incorporated Shareholders, dated April 27, 2007

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: May 1, 2007

By: /s/ Richard A. Cheap
Name: Richard A. Cheap
Title: General Counsel and Secretary

INDEX TO EXHIBITS

Exhibit No.	Description
99.1	Letter to Huntington Bancshares Incorporated Shareholders, dated April 27, 2007

Huntington Bancshares Incorporated
Huntington Center
41 South High Street
Columbus, Ohio 43287



Thomas E. Hoaglin
Chairman & Chief Executive Officer

614.480.5533
614.480.5485 facsimile
thomas.hoaglin@huntington.com

April 27, 2007

Dear Fellow Huntington Shareholder:

On April 19, we reported 2007 first quarter earnings of \$95.7 million, or \$0.40 per common share. This is higher than the previous quarter's level of \$0.37 per share, but lower than the \$0.45 per share we earned in the 2006 first quarter.

While earnings were below our expectations, the shortfall was primarily the result of two factors unrelated to core business operations. First, we had losses (\$0.02 per share) from equity investments made in funds invested in financial services companies, reflecting the stock market turbulence in the sector. Second, litigation losses of \$0.01 per share reflected the settlement of cases dating back to a bank Huntington acquired in 1997.

Underlying financial performance was sound. Our net interest margin expanded by eight basis points to 3.36%, in contrast to the margin compression reported by many regional banks. Good middle market commercial and small business loan growth offset a decline in residential and commercial real estate lending. Fee income from trust services, brokerage and insurance was strong, and expenses remained well-contained.

Non-performing assets and loan loss reserves both increased, but net charge-offs of 28 basis points were well below our long-term target. Huntington has not engaged in subprime lending, but we do expect continued pressure on non-performing asset levels until regional and local economic conditions improve.

Our shareholder meeting to approve the acquisition of Sky Financial Group, Inc. has been set for May 30, 2007. Detailed information on this is being mailed to Huntington shareholders of record as of March 15, 2007. Much merger integration preparation is underway. Consistent with our announcement last December, we remain highly confident that the merger will generate significant value for shareholders.

The economic environment in many of our markets remains challenging. Nevertheless, with the underlying momentum in the first quarter, we expect full-year earnings in the range of \$1.84-\$1.89 per share, excluding merger-related charges, reflecting growth in the coming quarters. As always, I appreciate your support and welcome your comments.

Sincerely,

A handwritten signature in black ink that reads "Thomas E. Hoaglin".