

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: OCTOBER 16, 2002

HUNTINGTON BANCSHARES INCORPORATED
(EXACT NAME OF REGISTRANT AS SPECIFIED IN ITS CHARTER)

----- MARYLAND ----- (STATE OR OTHER JURISDICTION OF INCORPORATION OR ORGANIZATION)	----- 0-2525 ----- (COMMISSION FILE NO.)	----- 31-0724920 ----- (IRS EMPLOYER IDENTIFICATION NUMBER)
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Huntington Center
41 South High Street
Columbus, Ohio 43287
(614) 480-8300
(ADDRESS, INCLUDING ZIP CODE, AND TELEPHONE NUMBER
INCLUDING AREA CODE OF REGISTRANT'S
PRINCIPAL EXECUTIVE OFFICES)

ITEM 5. OTHER EVENTS

On October 16, 2002, Huntington Bancshares Incorporated ("Huntington") announced that Don Conrad, 74, retired from its 11-member board of directors. His retirement was effective immediately.

ITEM 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS.

(c) Exhibits

Exhibit 99 - News release of Huntington Bancshares Incorporated, dated October 16, 2002.

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: October 16, 2002

By: /s/ Richard A. Cheap

Richard A. Cheap, Secretary

EXHIBIT INDEX

Exhibit No.	Description
99 *	Press release of Huntington Bancshares Incorporated, dated October 16, 2002.

* Filed with this report.

FOR IMMEDIATE RELEASE
OCTOBER 16, 2002

CONTACTS:

Media		Investors	
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CONRAD RETIRES FROM HUNTINGTON BANCSHARES BOARD OF DIRECTORS

COLUMBUS, OHIO - Huntington Bancshares Incorporated (NASDAQ: HBAN, www.huntington.com) today announced that Don Conrad, 74, will retire from its 11 member board of directors effective immediately.

"Huntington has benefited from Don Conrad's expertise for many years, including the past 13 as a board member," said Thomas E. Hoaglin, Huntington chairman, president and chief executive officer. "The entire board joins me in thanking him for his wise counsel and many contributions. We all wish him well in his retirement."

Conrad was elected to the Board of Directors of Huntington Bancshares Incorporated in 1989 after serving as an employee and director of the company's wholly owned subsidiary, Huntington Bancshares Kentucky Inc., for three years. He served as chairman of the board of Commonwealth Trust Bancorp, Inc., which was acquired by Huntington in 1986, and as chairman and CEO of WACO Oil Company Inc. through his retirement in 2001.

ABOUT HUNTINGTON

Huntington Bancshares Incorporated is a \$27 billion regional bank holding company headquartered in Columbus, Ohio. Through its affiliated companies, Huntington has more than 136 years of serving the financial needs of its customers. Huntington provides innovative retail and commercial financial products and services through more than 300 regional banking offices in Indiana, Kentucky, Michigan, Ohio and West Virginia. Huntington also offers retail and commercial financial services online at www.huntington.com; through its technologically advanced, 24-hour telephone bank; and through its network of more than 900 ATMs. Selected financial service activities are also conducted in other states including: Dealer Sales offices in Florida, Georgia, Tennessee, Pennsylvania and Arizona; Private Financial Group offices in Florida; and Mortgage Banking offices in Florida, Maryland and New Jersey. International banking services are made available through the headquarters office in Columbus and additional offices located in the Cayman Islands and Hong Kong.

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