

**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) October 13, 2004

**HUNTINGTON BANCSHARES INCORPORATED**

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(Exact name of registrant as specified in its charter)

Maryland	0-2525	31-0724920
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)
	Huntington Center 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

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(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 8.01 Other Events.**

On October 13, 2004, Huntington Bancshares Incorporated issued a news release announcing the appointment of James W. Nelson as executive vice president and chief risk officer, effective November 9, 2004. A copy of the news release is attached as Exhibit 99.1 to this report, and is incorporated herein by reference.

**Item 9.01 Financial Statements and Exhibits.**

(c) Exhibits.

Exhibit 99.1      –      News Release of Huntington Bancshares Incorporated, dated October 13, 2004.

**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 13, 2004

By: /s/ Richard A. Cheap  
Richard A. Cheap, Secretary

**EXHIBIT INDEX**

<b><u>Exhibit No.</u></b>	<b><u>Description</u></b>
Exhibit 99.1	News Release of Huntington Bancshares Incorporated, dated October 13, 2004.

# NEWS RELEASE



FOR IMMEDIATE RELEASE

October 13, 2004

Contacts:

<i>Media</i>		<i>Analysts</i>	
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## HUNTINGTON APPOINTS NELSON AS CHIEF RISK OFFICER

**COLUMBUS, Ohio** – Huntington Bancshares Incorporated (NASDAQ: HBAN) today announced that James W. Nelson has been appointed executive vice president and chief risk officer, effective November 9, 2004. In this newly created position, he will be responsible for risk oversight across the company.

“Having strong risk oversight is a business imperative,” said Chairman, President and CEO, Thomas E. Hoaglin. “Huntington has been seeking a highly qualified individual to fill the critical role of Chief Risk Officer, a position reporting directly to me. We are, therefore, very pleased that Jim will be joining us. He brings extensive knowledge of banking industry risk management, internal control, corporate governance, and compliance practices, and we look forward to his contributions.”

Nelson is joining Huntington following 15 years at the Federal Reserve Bank of Chicago. He most recently served as senior vice president, responsible for the largest number of bank holding companies and state member banks in the Federal Reserve system. Nelson also previously held positions with the US Banking Alliance and Merrill Lynch.

A graduate of the University of Florida, Nelson also earned an MBA from the University of Chicago.

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**About Huntington**

Huntington Bancshares Incorporated is a \$31 billion regional bank holding company headquartered in Columbus, Ohio. Through its affiliated companies, Huntington has more than 138 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](http://www.huntington.com); through its technologically advanced, 24-hour telephone bank; and through its network of nearly 700 ATMs. Selected financial service activities are also conducted in other states including: Dealer Sales offices in Arizona, Florida, Georgia, Tennessee, and Pennsylvania; 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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