

# FORM 4

**UNITED STATES SECURITIES AND EXCHANGE COMMISSION**  
Washington, D.C. 20549

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person* <b>CHEAP RICHARD A</b>			2. Issuer Name and Ticker or Trading Symbol <b>HUNTINGTON BANCSHARES INC/MD [HBAN]</b>			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director _____ 10% Owner _____ <input checked="" type="checkbox"/> Officer (give title below) _____ Other (specify below) _____ <b>General Counsel &amp; Sec'y</b>		
(Last) (First) (Middle) <b>HUNTINGTON CENTER, 41 S. HIGH STREET</b>			3. Date of Earliest Transaction (Month/Day/Year) <b>07/08/2004</b>			6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person		
(Street) <b>COLUMBUS 43287</b>			4. If Amendment, Date Original Filed (Month/Day/Year)					
(City) (State) (Zip)			<b>Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned</b>					

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock								1,451	D	
Common Stock								17,843	I	By Issuer's Investment and Tax Savings Plan (401(k) Plan) (1)
Common Stock								2,601	I	By Issuer's Supplemental Stock Purchase and Tax Savings Plan (1)

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

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**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Employee/Director Stock Option (Right to Buy)	\$ 23.03	07/08/2004		A		35,000		07/08/2005 (2)	07/07/2011	Common Stock	35,000	\$ 0 (3)	35,000	D	
Employee/Director Stock Option (Right to Buy)	\$ 26.26							02/12/2000	02/12/2009	Common Stock	3,751		3,751	D	
Employee/Director Stock Option (Right to Buy)	\$ 15.065							02/21/2002	02/21/2011	Common Stock	13,100		13,100	D	
Employee/Director Stock Option (Right to Buy)	\$ 14.85							05/16/2002	05/16/2011	Common Stock	25,000		25,000	D	
Employee/Director Stock Option (Right to Buy)	\$ 15.48							05/17/2001	05/17/2010	Common Stock	13,200		13,200	D	
Employee/Director Stock Option (Right to Buy)	\$ 28.35							05/19/2000	05/19/2009	Common Stock	10,888		10,888	D	

Employee/Director Stock Option (Right to Buy)	\$ 26.44							05/20/1999	05/20/2008	Common Stock	9,982		9,982	D	
Employee/Director Stock Option (Right to Buy)	\$ 20.4075							07/15/2004	07/15/2013	Common Stock	30,000		30,000	D	
Employee/Director Stock Option (Right to Buy)	\$ 18.15							07/16/2003	07/16/2012	Common Stock	30,000		30,000	D	
Employee/Director Stock Option (Right to Buy)	\$ 17.99							09/04/2006	09/04/2011	Common Stock	400		400	D	

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
CHEAP RICHARD A HUNTINGTON CENTER 41 S. HIGH STREET COLUMBUS 43287			General Counsel & Sec'y	

## Signatures

Elizabeth B. Moore, Power of Attorney		07/16/2004
<small>Signature of Reporting Person</small>		<small>Date</small>

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) Balance as of June 30, 2004. Acquisitions under this Plan are exempt from reporting under the Section 16 rules.
- (2) Options become exercisable in 3 equal annual increments beginning on the first anniversary of the date of grant.
- (3) Options were granted under the Issuer's 2004 Stock and Long-Term Incentive Plan.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure.

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