
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 3, 2005

Huntington Bancshares Incorporated

(Exact name of registrant as specified in its charter)

Maryland

0-2525

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))
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Item 8.01 Other Events.

On October 3, 2005, Fitch Ratings (Fitch) announced that it revised the Rating Outlook for Huntington Bancshares Incorporated (the Company) and its related entities to Stable from Negative and affirmed all ratings.

Item 9.01 Financial Statements and Exhibits.

Exhibit 99.1 - Fitch's credit ratings for the Company and The Huntington National Bank (the Bank).

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.

October 3, 2005

Huntington Bancshares Incorporated

By: /s/ Richard A. Cheap

Name: Richard A. Cheap

Title: Secretary

Exhibit Index

<u>Exhibit No.</u>	<u>Description</u>
99.1	Fitch's credit ratings for the Company and The Huntington National Bank (the Bank).

Fitch's credit ratings for the Company and The Huntington National Bank (the Bank) are as follows:

	<u>From:</u>	<u>To:</u>
<u>Huntington Bancshares Incorporated</u>		
<u>Senior Unsecured Notes</u>	<u>A</u>	<u>A</u>
<u>Subordinated Notes</u>	<u>A-</u>	<u>A-</u>
<u>Short-Term</u>	<u>F-1</u>	<u>F-1</u>
<u>Outlook</u>	<u>Negative</u>	<u>Stable</u>
<u>The Huntington National Bank</u>		
<u>Senior Unsecured Notes</u>	<u>A</u>	<u>A</u>
<u>Subordinated Notes</u>	<u>A-</u>	<u>A-</u>
<u>Short-Term</u>	<u>F-1</u>	<u>F-1</u>
<u>Outlook</u>	<u>Negative</u>	<u>Stable</u>