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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):

May 10, 2006

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 May 10, 2006, Huntington Bancshares Incorporated (Huntington) announced that the Federal Reserve Bank of Cleveland notified Huntington's board of directors that Huntington has totally satisfied the provisions of the written agreement dated February 28, 2005, and that the Federal Reserve Bank of Cleveland, under delegated authority of the Board of Governors of the Federal Reserve System, has terminated the written agreement effective May 10, 2006. The agreement was previously filed as Exhibit 99.3 to Huntington's Current Report on Form 8-K, dated March 1, 2005, and filed with the Securities Exchange Commission on March 2, 2005, and is incorporated herein by reference.

**Item 9.01 Financial Statements and Exhibits.**

The exhibits referenced below shall be treated as "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended.

(c) Exhibits

Exhibit 99.1 - News release of Huntington, dated May 10, 2006.

Exhibit 99.2 - Written agreement between Huntington and the Federal Reserve Bank of Cleveland, dated February 28, 2005 (incorporated by reference as Exhibit 99.3 to Huntington's Current Report on Form 8-K, dated March 1, 2005, and filed with the Securities Exchange Commission on March 2, 2005).

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## 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

*May 11, 2006*

By: *Donald R. Kimble*

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*Name: Donald R. Kimble*

*Title: Chief Financial Officer and Controller*

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## Exhibit Index

<u>Exhibit No.</u>	<u>Description</u>
99.1	News release of Huntington, dated May 10, 2006.

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# NEWSRELEASE

FOR IMMEDIATE RELEASE

May 10, 2006

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**HUNTINGTON BANCSHARES INCORPORATED ANNOUNCES TERMINATION OF FORMAL  
WRITTEN AGREEMENT WITH THE  
FEDERAL RESERVE**

COLUMBUS, Ohio – Huntington Bancshares Incorporated (NASDAQ: HBAN; [www.huntington.com](http://www.huntington.com)) announced that the Federal Reserve Bank of Cleveland notified Huntington's board of directors today that Huntington has totally satisfied the provisions of the written agreement dated February 28, 2005, and that the Federal Reserve Bank of Cleveland, under delegated authority of the Board of Governors of the Federal Reserve System, has terminated the written agreement effective May 10, 2006.

**About Huntington**

Huntington Bancshares Incorporated is a \$36 billion regional bank holding company headquartered in Columbus, Ohio. Through its affiliated companies, Huntington has more than 140 years of serving the financial needs of its customers. Huntington provides innovative retail and commercial financial products and services through more than 380 regional banking offices in Indiana, Kentucky, Michigan, Ohio, and West Virginia. Huntington also offers retail and commercial financial services online at [huntington.com](http://huntington.com); through its technologically advanced, 24-hour telephone bank; and through its network of almost 1,000 ATMs. Selected financial service activities are also conducted in other states including: Dealer Sales offices in Arizona, Florida, Georgia, North Carolina, Pennsylvania, South Carolina, and Tennessee; Private Financial and Capital Markets Group offices in Florida; and Mortgage Banking offices in Maryland and New Jersey. International banking services are made available through the headquarters office in Columbus and an office located in the Cayman Islands and an office located in Hong Kong.

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